



# RETIREMENT LEARNING CENTER

## Resource Desk

### Your Outsourced Retirement Consulting Team

#### What is the Resource Desk?

The Resource Desk provides both traditional and advanced technical and sales support on all types and aspects of retirement plans. Our comprehensive support includes, but is not limited to, guidance on the following topics:

- Plan suitability
- Rollovers and transfers
- IRA and plan establishment
- IRS reporting and compliance
- Taxation
- Contributions and deductibility
- Required minimum distributions and other withdrawals
- Controlled and affiliated service group considerations
- Advanced plan designs (e.g., integrated, age-weighted, cross-tested 412(e), cash balance, nonqualified deferred compensation, etc.)
- Fiduciary issues
- Plan compliance and corrections
- Beneficiary, estate and legacy issues

#### What We Do

The Retirement Learning Center delivers dedicated retirement plan technical and sales support through our Retirement Consulting Resource Desk (the Resource Desk) and face-to-face consultations. We are a real-time, outsourced resource for senior managers, wholesalers, advisors, and in-house support staffs, helping them provide added value to their clients, and differentiate themselves in the industry. Our experienced phone consultants offer regulatory and plan information, insight and sales ideas on the spot. Intricate cases that require greater analysis are triaged to our elite practice management consultants.

#### Why We Do It Better

Retirement industry veterans with a combined experience of more than 180 years staff the Resource Desk. The Resource Desk offers a broader level of support for retirement industry professionals than other similar services. In addition to the standard coverage of rules and regulations, the Resource Desk supports the sales aspect of retirement plans by helping financial professionals develop consultative sales strategies to effectively win new business. The scope of the Resource Desk's support is unparalleled and includes, but is not limited to, IRA, 401(k), defined contribution and defined benefit, cash balance plans, 403(b), 457, nonqualified, stock compensation, governmental, Taft-Hartley, new comparability, and 412(e) plan expertise.

#### How We Turn Information Into Business Opportunities

Our Resource Desk experts take the theoretical and provide practical, proven applications that financial professionals use in their day-to-day operations to build their client base. Whether it's winning new plan business by helping sponsors correct compliance errors through little-known design strategies, or bringing in more assets under management through the nuances of a compliant, fair and balanced rollover discussion, the Resource Desk provides added value that financial professionals can use to expand their practices.

Call us today to learn more

844-802-2053

*The Resource Desk is available Monday  
through Friday, from 7:30 a.m. to 5:30 p.m. CT.*

## Do you need help reviewing a document, annual filing or auditor report for a retirement plan to win new business?

Call the Resource Desk to learn how our ERISA consultants can help uncover areas of improvement with a current plan, or help identify sales opportunities in your effort to win new retirement plan business. For our Business Building clients, we take this review even further by providing a written report and a phone consultation with a senior ERISA consultant to discuss strategies for capitalizing on this information.

## Do you have a plan client that is acquiring another entity?

RLC's team of dedicated senior ERISA consultants can offer plan analysis support and provide insight prior to a plan merger. For example, we can help identify protected benefits and discuss similarities and differences between the merging plans in order to help identify an optimal strategy for your plan client going forward.

## What are some examples of cases the Resource Desk has helped advisors to resolve?

- "Can the ERISA Budget Account be used to pay for financial wellness education for participants?"
- "I have a tax -exempt client that currently offers a 401(k) plan. The group is taking over another IRC Sec. 501(c)(3) tax-exempt entity that has a 403(b) plan. Can the acquiring entity merge the 403(b) plan into the 401(k) plan?"
- "I have a client who is retiring from a company with an ESOP and will be selling his shares in his company. This could subject him to a large tax bill. Do you have any suggestions on how he might lessen the tax hit?"
- "Are after-tax contributions different than Roth 401(k) contributions?"
- "Can NUA in employer stock count towards an RMD?"
- "My client is receiving a portion of her ex-husband's 401(k) balance. Are there differences in penalty consequences if she leaves the money in the plan versus rolling it over to her own IRA?"

## RLC's Resource Desk: A resource like no other!

Of course we think our Resource Desk provides great value, but so do our clients! Advisors are eager to share their success stories with us and offer testimonial on how RLC's Resource Desk can be leveraged to help with cases and provide valuable back office support. Here's what advisors have to say.

*"I cannot express to you how much our team values this service. I have spoken with many of the representatives at the Learning Center – and the service is never less than 5 [out of 5]!! Everyone is very knowledgeable and extremely thorough in their responses – many times sending me supporting documentation from the IRS website or other resources. I feel very comfortable in the responses that I get from the team."*

- LPL Advisor in Virginia

*"I would like to say even though I have only been aware of your services for 24 hours and only started using them today, that you have already made a hugely positive impact on our business...We really appreciate your help and the support of the Retirement Learning Center. Thank you so much for the help."*

~Wells Fargo Advisor in California

*"I utilize your call center on a regular basis because I feel confident I will be given full and accurate information on any topic I have. I've been extremely satisfied and appreciative of the call center support."*

- Independent Advisor in Massachusetts



Call us at 844-802-2053