

# What are your challenges and how will you address them?

How do you *eliminate shortfalls* in your existing service model, *implement a process to simplify* and streamline the management of your business, and *use that process to grow retirement assets*?

These are the business challenges we set out to address when developing the 401k Service Training Program™ for professionals.

#### Maybe you're an advisor

facing challenges like how to grow your business, differentiate your services to be competitive, or implement a process to help solidify your existing relationships and justify your fees.

#### Or perhaps, as a wholesaler,

you want to better understand the retirement plan management challenges faced by advisors and their clients, raise the level of your conversation to a more consultative approach, or find value-added tools you can use to get in the door and build valuable relationships.

#### Maybe you're looking for ways for your organization to compete

in the retirement plan space, educate your sales force on industry regulations and new standards, and provide a consistent approach to selling to and servicing the retirement market.

Whatever your challenge, we can help you identify a solution. To find out if the PPC™ designation is the answer, visit our website at [www.401kservicetraining.com](http://www.401kservicetraining.com), and request your free copy of the *2007 Retirement Credential Comparison Chart and Survey* that includes information on eleven major retirement-specific training programs and a worksheet for evaluating which one is right for you.



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*A training program that tells you **what and how** is great...*

*...a training program that tells you **WHAT** and **GIVES YOU THE HOW** has much more value.*

*The 401k Service Training Program™ not only provides education on important ERISA regulations, but it also gives professionals tools they can immediately take back and use to implement that knowledge.*

*Tell them **WHAT** needs to be done — then give them the **TOOLS** to do it...*

...that's the  
real value  
of the PPC™  
designation.



Professional  
Plan  
Consultant™  
Educate. Advise. Guide.

[www.401kservicetraining.com](http://www.401kservicetraining.com)

# Tell them the WHAT...

The “what” is the subject matter taught — which is only as effective as the delivery method used and the experience you walk away with.

- Two full days of high-level training taught by practicing investment consultants with over 35 years of combined experience.
- Curriculum focused on six key plan management steps based on ERISA legislation and industry best practices. This is the core of the program and the foundation on which the tools are based.
- Interactive peer exchange and idea-sharing with an open forum for questions and discussion.
- A review of outside resources readily available to assist advisors and plan sponsors to better understand and address the issues.

- Case studies to discuss the real world application of addressing the issues and using the tools.

- Role play to practice a consultative approach that teaches you how to have more meaningful conversations based on plan management challenges and solutions, rather than product.

- A complete review of the tools in the 401k Service Solution™, how to access them, customize them, and integrate them into your business to add value and differentiate your service model.



**Sharon A. Pivrotto, AIF®, PPC™**  
Vice-President & COO  
Founding Partner  
Financial Service Standards, LLC

It's called the **401k Service SOLUTION** for Plan Sponsors.  
Six plan management steps to 401k success.

## SIX STEPS. ONE SIMPLE PROCESS.



### Educate on the Responsibilities

First, PPC™ designees can provide six different education guides to their clients to help them learn more about the rules and how to comply with them.

### Identify Issues & Document Compliance

Next, the 401k Service Solution™ includes evaluation checklists to help snapshot the strengths and weaknesses for each step, including additional forms to complete to move in the right direction.

### File a Documented Process

Finally, a Professional Plan Consultant™ can provide the documented process needed to help demonstrate prudence in the management of a plan, including a complete compliance binder and monitoring checklists to use for ongoing plan management.

### Plan Sponsor Perspectives:

*"The 401k Service Solution™ has been an excellent learning tool. It has helped to give me more depth and understanding of the different aspects of our plan and the administration process that will ensure we are in compliance and fulfilling our responsibilities as fiduciaries."*

- Kathleen Pouch  
Manager of Payroll & Human Resource Services  
Investment Committee Member  
ESM Group, Inc.

*"The 401k Service Solution initially brought a dose of reality to me and my partners by highlighting our ignorance in many areas. It then proceeded to educate us and provided an understandable process through which we could accomplish our objectives in a timely fashion. Thank you for your help."*

- Charlie Zak  
President and CEO  
CCMA

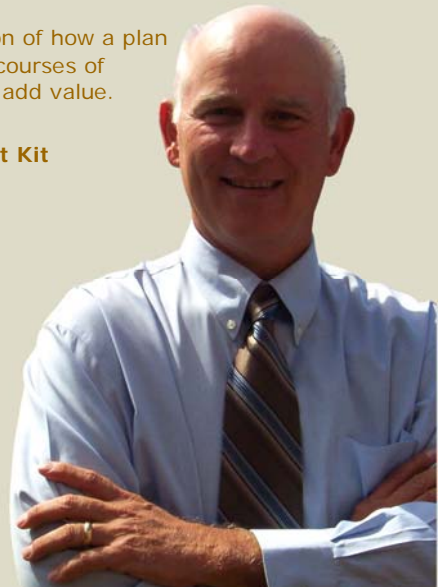
# ...and give them the HOW.

The “how” is a six-step process to help educate, advise, and guide clients towards plan success, based on ERISA guidelines and industry standards.

We've developed a comprehensive set of tools to make meeting and exceeding the new standards for fiduciaries simple. This includes:

- An **entire education resource library** of material that includes *education guides* for professionals and plan sponsors on each critical issue and separate sets of *fact sheets* for ongoing education of both the plan sponsors and plan participants.
- **Interactive worksheets** for identifying service opportunities and areas of plan management improvement, as well as for helping plan sponsors document their decision-making process.
- **Monitoring checklists** for the ongoing management of the key issues—an area where many responsibilities often fall by the wayside.
- **Templates** to provide the critical documentation of how a plan is meeting each issue, including recommended courses of action and additional resources that inform and add value.
- A comprehensive **Fiduciary Risk Management Kit** including sample documents for investment committees, checklists, monitoring tools, and various educational pieces.
- **Marketing material** that include brochures, PowerPoint presentations, ad slicks, press releases, prospecting ideas, and more.

In all, there are *over 200 individual documents* that can be customized and used at the advisor, plan sponsor, and participant levels. And the list keeps growing as we strive to provide new and fresh material and to keep up with industry changes.



**Don Settina, CFP®, AIFA®, PPC™**  
President & CEO  
Founding Partner  
Financial Service Standards, LLC

## The 401k Service TRAINING PROGRAM™ for Plan Professionals

Accredited training. Professional certification. Business-building tools.

### TOOLS TO ACCOMPLISH THE HOW

#### Educational Material



#### Worksheets and Checklists



#### Marketing Support



*"Not only is this program educational, it provides you with the necessary tools to go out and actually use the material and achieve your goals. This program has been implemented to work towards the greater good...successful, meaningful retirements."*

- Heather Turns  
Business Development  
Fiduciary360

*"This is a very beneficial tool because it provides the "process" to achieve what we know needs to be done with our 401(k) clients. This is truly an item that the 401(k) broker is missing in the industry today."*

- Peter A. Hirsch  
Investment Analyst for Retirement Plans & 529 Plans  
AIG Advisor Group

- David Huntley  
President  
401ksource.com