



IF YOU SPONSOR A **401K** PROGRAM
YOU NEED **H.E.L.P.!**

Happy
Employee
Loyalty
Program

Facts About the 401k



COSTS TO EMPLOYERS

Even small plans cost the employer up to \$3,000 to set up, \$10,000+ per year,¹ and thousands annually in advisor fees. Not all of these fees are tax deductible.



HIDDEN COSTS TO EMPLOYEES

Transaction and advisory fees, operating and administration expenses, and cash drag cost up to 6.22% annually.² Most of these costs are hidden.



RESTRICTIVE IMPLEMENTATION

Employers must pass (and pay for) annual non-discrimination tests for their 401k plan.



NO EMPLOYEE LOYALTY

Employees who leave to work elsewhere take their funds with them. They have no incentive to stay with you.



NO EMPLOYER COSTS

The H.E.L.P. plan costs the employer nothing.³ And 100% of the contributions to the employee plans are tax deductible.



NO HIDDEN EMPLOYEE COSTS

We give the employee a 30+ year guaranteed projection of the plan's *after-fee* performance.



LIMITLESS IMPLEMENTATION

Employers can choose, without restriction or costly tests, how much to contribute for themselves and for each employee.



EMPLOYEE LOYALTY

The H.E.L.P. plan can be the perfect golden handcuffs. Contribute to a fund that you can use then pass to the employee on your terms.

¹"How Much Does a 401(k) Cost Employers?," Human Interest, <https://humaninterest.com/blog/how-much-does-a-401k-cost-employers/>

²"How Much Do Mutual Funds Really Cost?," Forbes, <https://www.forbes.com/sites/kennethkim/2016/09/24/how-much-do-mutual-funds-really-cost/#21452cbca527>

³There are no costs to set up the plan from scratch. There are some nominal, one-time costs to convert a 401k to a H.E.L.P. plan to avoid a taxable event.