Do you know what kind of plan your prospect is looking for?

By applying what you know about the company, participants and plan sponsor, you can begin to better understand the plan's needs.

Use these profiles to identify what is most important to the plan – and your sales pitch.

John Hancock

GT-I 15746-GE 08/12-20955 GA070312109373

P R I M E + Partnership

John Hancock
RETIREMENT PLAN SERVICES

Tailor your pitch

To meet the unique needs of the plan

For Financial Representative use only. Not for distribution with plan sponsors or the public.

Professional services firm

Opportunity characterized by: Tax considerations

The company

- doctor's office, engineers, real estate or legal firm
- may already have a plan, but could benefit from a more optimal solution for key employees

The participants

- small number of high-earning individuals compared to larger group earning less
- highly educated, savvy investors
- proactive in preparing for retirement with a savings plan already in place

The plan sponsor

- wants to work with a reputable 401(k) provider
- looking to benefit from targeting employer allocations and tax benefits
- requires sophisticated plan design to meet needs of key groups of participants
- delegates day-to-day administration of plan

Focus your pitch on

Plan design

Why? Expertise of a plan consultant can help target contribution allocations to key employees and attract qualified personnel.

Retirement readiness

Why? The plan can enhance the existing savings of employees and help protect their retirement income.

Investments

Why? Participants are educated investors looking for access to quality investment options which are regularly monitored.

Multi-location goods/services provider

Opportunity characterized by: Well established 401(k) plan

The company

- several offices or stores
- may already have a plan, but could benefit from improved service and administration

The participants

- more than 50 participants
- basic plan benefits meet the needs of most participants
- overall low employee plan participation rate

The plan sponsor

- wants to work with an experienced 401(k) provider
- requires minimal work/effort to maintain plan and wants to offer self-serve tools for participants
- looking for a simple plan design to meet the needs of majority of participants
- concerned about satisfying ERISA & fiduciary obligations

Focus your pitch on

Manage administration

Why? By delegating tasks and reducing the administrative burden, the plan can increase the ease of doing business in multiple locations.

ERISA and fiduciary standards

Why? The plan must be protected from potential litigation and satisfy its fiduciary requirements.

Retirement readiness

Why? Through enrollment and goal setting tools, the plan can maximize participation and help employees save.

Investments

Why? The plan should offer a broad selection of investment options for a diverse group of participants to mitigate potential fiduciary risk.

Small/entrepreneurial business

Opportunity characterized by: Participant retirement readiness

The company

- small manufacturer, family business
- may not have a plan in place yet

The participants

- less than 50 employees
- would benefit from educational material
- majority have some savings and will maximize contributions to benefit from employer matching

The plan sponsor

- wants to work with a trusted 401(k) provider
- cares for employees, looking to reward them with a "true" benefit
- wants a comprehensive plan design to help participants enroll, set goals and maximize contributions
- eager to learn about 401(k) plans and regulations

Focus your pitch on

Retirement readiness

Why? The plan can help reward employees for their service and help prepare them for a comfortable retirement.

Investments

Why? To support participants in meeting their retirement goals, the plan should offer access to appropriate investment choices.

ERISA and fiduciary standards

Why? The plan seeks to fully understand and meet its fiduciary responsibilities.