



## What is the Resource Desk?

One of the many benefits available through RLC Direct is access to RLC's Resource Desk, available to advisors, wealth managers, and their support staff. We support private clients, financial advisors, plan specialist advisors, and home office retirement sales desks. Callers gain access to highly experienced consultants who offer sales support, technical ERISA help, and retirement plan guidance over the phone.

Our Resource Desk is staffed by retirement industry veterans, each with a minimum of 18 years of experience, who understand the sales and support elements necessary for success in the retirement industry. The scope of topics the Resource Desk can cover is unparalleled, and includes, but is not limited to the following:

- IRAs,
- 401(k)
- 403(b)
- 457 plans
- Nonqualified plans
- Governmental plans
- Stock compensation programs, and
- Social Security.

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



## Resource Desk

**Consider Us Your Back Office Retirement Services Team**

### How Is RLC's Resource Desk different from other resources?

RLC's Resource Desk offers a broader level of support for retirement industry professionals than other similar services, going beyond providing base-line ERISA information. In addition to the standard coverage of rules and regulations, our senior consultants support the sales aspect of retirement plans as well by helping you develop consultative sales strategies to effectively win new business and ensure cases are properly underwritten.

### Do you have a question or need to understand the provisions of the retirement plans for your current clients?

Call the Resource Desk to access our proprietary database of more than 5,800 Plan Snapshots. These documents provide a tool to assist in balanced rollover discussions. The Plan Snapshot can also be useful in learning about a retirement plan you are prospecting at the corporate level. For example, many of the plans we have on file contain an "after-tax" contribution feature coupled with an "anytime" in-service distribution feature that allows for a tax-efficient Roth IRA conversion strategy that may be suitable for certain employees.

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**Call us today to learn more**

**877-ASK RLC1 (877-275-7521)**

## 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?"
- "What are the rules regarding spousal benefits for Social Security?"
- "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."*

- LPLAdvisor 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



Whether you have a question about Social Security, your client's distribution options from their 401(k) plan or a plan design question for a plan sponsor client, RLC is here to help. Call us today to learn more.

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