



## Plan Snapshots

The Intel You Need to Grow Your Business and Support Your Clients

Plan Snapshots arm you with important information (e.g., contributions, distributions, vesting, etc.) about the retirement plans your private clients participate in. Unlike other providers who claim to offer similar services, RLC's Plan Snapshots contain information taken directly from the official plan documents. To supplement this information, we offer an in-depth consultation with one of our Senior ERISA Consultants to help you fully understand the intricacies of the retirement plans your clients participate in – we coach you on how to explore the unique retirement DNA of each participant/prospect client.

This extensive knowledge positions you as the go-to professional for the employees of that company by:

- Identifying available plan options and choices
- Assisting clients in making more informed and effective decisions
- Demonstrating a planning approach to the distribution of assets from qualified plans

Use Plan Snapshots to help gain knowledge and build relationships that can lead to gathering net new assets.

### What is a Plan Snapshot?

One of the many business building tools available to you through RLC Direct is access to RLC's ever-growing, proprietary library of retirement plans. Our Plan Snapshot library currently contains over 7,000 retirement plans representing companies from across the country. Plan Snapshots provide detailed plan information for 401(k), 403(b), pension, governmental and nonqualified deferred compensation plans for employers across the country, and are a useful tool in your efforts to differentiate and facilitate a thorough retirement income discussion and fair and balanced rollover conversations with clients. RLC's Plan Snapshots will aid you in understanding the "Retirement DNA" of your private clients and are a key component in holistically supporting you through the complexities of pension, 401(k), 403(b), employer stock and non-qualified deferred compensation decisions.

### How do Plan Snapshots help me grow my business?

Many individuals who participate in employer-sponsored retirement plans do not fully understand how they work. They do not understand how to maximize their savings potential using them and they do not understand the options available for distribution when they reach a distribution event (e.g., meeting an in-service distribution).

American Airlines, Inc. 401(k) Plan for Pilots Snapshot	
#022 A Defined Contribution 401(k) Plan	
Current Date: 12/31/2021	
<b>Plan Year-End: Calendar Year</b>	<b>Distributions and Benefits</b>
<b>Plan History:</b> Belongs from the pilots in the American Airlines, Inc. 401(k) Plan and the Future Care 401(k) Plan and the US Airways, Inc. 401(k) Savings Plan for Pilots were transferred into this plan.	<b>Distribution Events</b> Can an individual take a plan loan? - Yes
<b>Distributions and Benefits</b>	<b>Form of Distribution</b>
<b>Distribution Events</b> Can an individual take an in-service distribution of after-tax contributions? - Dependent Can an individual take an in-service distribution of rollover contributions? - None Can an individual take an in-service distribution of employer contributions? - Age 59.5 Can an individual take an in-service distribution of pro-rata elective deferrals? - Age 59.5 Can an individual take an in-service distribution of both elective deferrals? - Age 59.5 Can an individual do in-plan conversions? - None Can an individual take a hardship distribution? - Yes Can an individual take a distribution at severance from employment? - Yes Can an individual take a distribution at disability? - Yes	Is a single lump sum available? - Participant - Spouse beneficiary - Nonspouse beneficiary Is a partial lump sum available? - Participant - Spouse beneficiary - Nonspouse beneficiary Are installment payments available? - Participant - Spouse beneficiary - Nonspouse beneficiary Is an annuity available? - Participant - Spouse beneficiary - Nonspouse beneficiary * For protected contributions transferred from the American Airlines, Inc. 401(k) Plan and the US Airways, Inc. 401(k) Savings Plan for Pilots, is a cash distribution available? - Participant - Spouse beneficiary - Nonspouse beneficiary
	<b>Distribution Request Process</b> How does the individual request a distribution? - By using the following phone number or website: * Contacting Fidelity at 800-344-3442 or online at <a href="http://www.fidelity.com">www.fidelity.com</a>

Call us today to learn more

877-ASK RLC1 (877-275-7521)

## RLC's Plan Snapshots: Tools that work!

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Of course we think our Plan Snapshots are great, but so do our clients! Advisors are eager to share their success stories with us and offer testimonial on how RLC's Plan Snapshots can be leveraged to help increase business. Here's what they have to say.

*"I just rolled over \$1 million ... as a result of your help. I would give your team a 5+ [out of 5] in support, communication, effort, and speed."*

- Ameriprise Advisor  
from Massachusetts

*"Thank you for your help on my recent client case involving Boeing. With your help, not only was I able to identify a way to help my client contribute more than \$18,500 into her 401k plan I was also able to educate her on how that extra contribution (the after-tax) could be used to fund a Roth IRA. This information is invaluable!"*

- Independent Advisor  
from Alabama

**Call the Resource Desk today to learn how to access RLC's Plan Snapshots and discuss with a senior consultant what opportunity exists for your client.**

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