



PLAN HEALTH REPORTING

The Financial Fitness for Life program drives and delivers real results.

INDUSTRY: Distribution

FOUNDED: 2000

SERVICING: Nationwide

BACKGROUND

This case study focuses on a distribution company that services clients nationwide. As the company continues to grow through strategic partnerships and acquisitions, the decision was made to partner with us to provide their employees with quality retirement plan services.

The leadership team saw the need for a higher level of diversification among their retirement plan participants, in order for them to be able to better withstand fluctuations in the market. After considering all options, this company brought the team to hold face-to-face meetings with their participants, holding education meetings on-site.

By completing Risk Tolerance Assessments and the Gap Analysis process, improvements were made to the plan's participation rate, deferral rates, and average number of funds held by participant. The great impact being seen in the improvement of funds held, due to the focus on diversification education.

Out of respect for our clients, the company name has been left off this case study. If you would like to discuss any data or statistics documented in this case study, please contact your advisor.

fit: financial fitness for life
PARTICIPANT SUCCESS PROGRAM

THE RESULTS

PLAN METRIC CHALLENGES

Low Participation Rate
Inadequate Diversification

STRATEGIES IMPLEMENTED

Face-to-Face Meetings Held
Risk Tolerance Assessments
Personalized Gap Analysis Statements



PERCENTAGE IMPACT BY CATEGORY

Average Deferral Rate¹

+123%

Participation Rate²

+63%

Average # of Holdings³

+404%



PLAN METRICS PRIOR TO OUR SERVICES

Average Deferral Rate



2.62%

Participation Rate



49.00%

Average # of Holdings



2.2

PLAN METRICS AFTER STRATEGY IMPLEMENTATION*

Average Deferral Rate



5.83%

Participation Rate



79.80%

Average # of Holdings



11.09

Resulting Change (+/-)
+3.21%¹

Resulting Change (+/-)
+30.80%²

Resulting Change (+/-)
+8.89%³

¹ A 123% increase in the Average Deferral Rate is the result of the Deferral Rate increasing from 2.62% to 5.83% (+3.21%)

² A 63% increase in the Participation Rate is the result of the Participation Rate increasing from 49% to 79.80% (+30.80%)

³ A 404% increase in the Average # of Holdings is the result of the Average # of Funds increasing from 2.2 to 11.09 (+8.89)

* Numbers as of Q4 2014

Please note QPA began tracking plan health data on January 1, 2012. All data provided by the plan sponsors and administrators. Composite average do not include plans with incomplete data. QPA provides services to other plans that were transitioned before the January 1, 2012. Past Performance is no guarantee of future results. Your experience may vary. This illustration does not pertain to performance of any investment.

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