



# PLAN HEALTH REPORTING

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

**INDUSTRY:** Casino & Gambling

**FOUNDED:** 1997

**SERVICING:** Southern U.S.

## BACKGROUND

This case study highlights a client in the Casino & Gambling industry. This company offers 24-hours of service to their clients, which was resulting in poor communication to the participants in their 401(k) plan due to the hours/multiple shifts they worked. Prior to the transition, the plan was on a dated insurance contract; the resources to the participants were limited and many of the investments were "Party in Interest" funds.

The company made the decision to partner with us in 2015 to offer their employees a better opportunity to participate in their retirement plan. During the initial enrollment period, the advisors went out to visit the client and held 16 enrollment and education sessions for the participants between two days; they worked from 8:00 a.m. until 1:00 a.m. During the meetings, there was an emphasis held on educating each participant and providing them with a multitude of resources, including the Risk Tolerance Assessment, Fund Fact Sheets, and individual meetings with the advisors to better communicate the benefits of this plan. The meetings were very successful in increasing deferrals, gaining participation, and ensuring each participant was in a suitable investment(s).

## COMPANY HIGHLIGHTS

- After surviving Hurricane Katrina in 2009, they underwent the largest casino expansion on the Mississippi Gulf Coast.
- Recipient of multiple TripAdvisor Certificates, including the Certificate of Excellence in 2015.
- Awarded the Four Diamond Award 9 times by the American Automobile Association.
- Was accepted at a Silver Level into the TripAdvisor® GreenLeaders™ program.

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  
Low Deferral Rate  
No Education Provided

## STRATEGIES IMPLEMENTED

Risk Tolerance Assessments  
On-Site Group Meetings  
One-On-One Meetings



## PERCENTAGE IMPACT BY CATEGORY

**Average Deferral Rate<sup>1</sup>**

**+52.25%**

**Participation Rate<sup>2</sup>**

**+86.85%**

**Average # of Holdings<sup>3</sup>**

**+1125.44%**



## PLAN METRICS PRIOR TO OUR SERVICES

Average Deferral Rate



**4.00%**

Participation Rate



**52.00%**

Average # of Holdings



**1.14**

## PLAN METRICS AFTER STRATEGY IMPLEMENTATION\*

Average Deferral Rate



**6.09%**

Participation Rate



**97.16%**

Average # of Holdings



**13.97**

Resulting Change (+/-)  
**+2.09%<sup>1</sup>**

Resulting Change (+/-)  
**+45.16%<sup>2</sup>**

Resulting Change (+/-)  
**+12.83%<sup>3</sup>**

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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<sup>1</sup> A 52.25% increase in the Average Deferral Rate is the result of the Deferral Rate increasing from 4.00% to 6.08% (+2.09%)  
<sup>2</sup> A 86.85% increase in the Participation Rate is the result of the Participation Rate increasing from 52.00% to 97.16% (+45.16%)  
<sup>3</sup> A 10.43% increase in the Average # of Holdings is the result of the Average # of Funds increasing from 12.65 to 13.97 (+1.32)  
\* Numbers as of Q4 2015