1:1 RETIREMENT PLAN BUSINESS CONSULTING

COMMONWEALTH
financial network®

1:1 EXPERT GUIDANCE

Your consultant is

AN EXTENSION OF YOUR PRACTICE

Welcome to a new kind of retirement plan support: dedicated, complimentary, one-on-one consulting from an in-house retirement expert who can help you maximize every opportunity to grow your practice.

Your Commonwealth consultant is your personal guide to all aspects of your plan business: from prospecting and marketing, to fiduciary responsibility, to participant health and education. You have direct access to a seasoned expert with an average of 19 years' industry experience working either with a recordkeeper or investment management firm or as a plan advisor or administrator. Someone who knows your practice and who has what it takes to help your business thrive.

Add in our team of IRA consultants—who can assist with individual client-level situations, such as required minimum distributions, rollovers, regulatory updates, and more—and you've got everything you need to build on your success.

Commonwealth's Retirement Plan Business Consulting program—your expert guide awaits.

1:1 BUSINESS PLAN COACHING

Helping you create A WINNING STRATEGY

Let your consultant help you drive sales and improve the experience your clients have with you. You'll have a dedicated expert who takes the time to understand your vision and becomes invested in your success, so you can count on informed, reliable guidance on every aspect of your business, including:

- Designing a business development plan
- Segmenting your book and structuring your fees
- Evaluating service models and product options
- Formulating sales strategies and providing comprehensive RFP support
- Offering fresh ideas on how to enrich your client service model
- Assessing and implementing best practices for your plan business

Your consultant can also draw on the expertise of Commonwealth's Practice Management team, as needed, to help ensure that your business as a whole is well positioned to support your growth in staffing, financial management, succession planning, and more.

> "When I needed assistance with my business plan, John personally walked me through everything I needed to do."
>
> — Rocky Daigle, Commonwealth advisor since 2015

Customizable solutions for

ATTRACTING AND RETAINING BUSINESS

The right marketing strategy not only allows you to differentiate yourself in a competitive marketplace and bring in new business, it can enhance the relationships you already have with clients and plan participants. Your consultant can help you identify the approaches that work best to promote your offerings, attract prospects, and provide value that further engages your existing plan sponsor clients and their participants.

Benefit from a wide range of turnkey solutions, such as:

- **Customizable brochures**—to explain the value of your services on a range of topics, including fiduciary management, participant education, and investment expertise
- **Your Retirement Plan Consulting Pitchbook**—to introduce and explain the value of your retirement plan practice to prospective clients
- **Engaging newsletters**—provide timely content offering insights for plan sponsors and their employees

You can also tap into additional resources—press releases, online content, videos, presentations, and educational material—all customizable so that they become a reflection of your distinct brand.

> Our turnkey marketing solutions give you access to more than 200 customizable brochures, newsletters, presentations, and social media posts to market your business to clients, prospects, and strategic alliances.

1:1 FIDUCIARY EXPERTISE

Industry know-how to help you MASTER THE PLAN MANAGEMENT PROCESS

Through your consultant, you'll learn a proven process to help ensure that you're operating within the latest fiduciary guidelines and that the sponsor's plan is managed according to the best interests of its participants. Our program allows you to shoulder your clients' biggest retirement plan burdens by providing:

- 3(38) fiduciary services through PlanAssist Investment Management, Commonwealth's in-house discretionary asset management service forretirement plans
- A Retirement Plan Investment Recommended List for selecting and monitoring investments
- Participant education and advice programs
- Service provider benchmarking analysis and competitive intelligence
- Plan design and optimization strategies
- A convenient in-house fiduciary training program

We allow you to offer onetime or ongoing advisory services to your retirement plan clients. And by working as a 3(21) investment fiduciary with universal access to thoroughly vetted service providers, you can make investment recommendations without the pressure to sell proprietary products.

> As a CEFEX-certified firm, we have demonstrated that we adhere to some of the strictest fiduciary standards in our industry and stay focused on always placing clients first.

CEFEX
CENTRE FOR FIDUCIARY EXCELLENCE

1:1 PARTICIPANT ENGAGEMENT

Proprietary resources that put

A FOCUS ON FINANCIAL WELLNESS

Help your plan participants feel confident about their financial future with programs and resources that enable you to educate them on how to prepare, plan, and save for today and for their retirement. Leverage one of our many proprietary resources, including:

- **RetireReady**—your one-stop destination for customizable participant education programs
- **Event materials**—that enable you to promote and host educational workshops with the goal of capturing employee interest and driving engagement
- **Short videos**—to educate plan participants on important retirement planning topics in an easy-to-understand format

Our suite of services helps you create an exclusive offering to plan sponsors, inform employees about critical subjects such as debt management and budgeting, and establish a culture of financial wellness in the workplace.

> RetireReady is our customizable and engaging education program that includes presentations, videos, and handouts to help participants prepare, plan, and save for their retirement.

Select opportunities to help you

EXPAND YOUR KNOWLEDGE AND EXTEND YOUR REACH

Sharing strategies with successful Commonwealth advisors can lead to new ideas for expanding your practice. Take advantage of the many educational and networking programs we offer to acquire new insights, make key connections, and seize opportunities that can lead to further growth. Our featured offerings include:

- **The Retirement Symposium**—a multiday event featuring keynote speeches, breakout sessions, and roundtable discussions designed to help you gain a competitive edge
- **The Retirement Plan Expert Network**—a series of ongoing education, training, and networking events with other advisors focused on the retirement plan marketplace
- **Retirement-focused study groups**—small, regional groups of retirement plan advisors who meet to discuss business, industry, and marketing issues
- **The Retirement Advisor Council**—a group of retirement plan advisors selected to provide input to Commonwealth on its strategic direction

You can also leverage our internal referral network to connect with other Commonwealth advisors and explore additional opportunities to help grow your retirement plan business.

> Our Retirement Symposium delivers an exclusive chance to connect with industry experts, members of our team, and other successful retirement plan advisors to share ideas and explore opportunities.

1:1 INDUSTRY CONNECTIONS

Our partnerships create

AN EXCLUSIVE NETWORK OF AFFILIATIONS

The relationships we've fostered give you access to service providers, consultants, speakers, and more. We leverage these relationships to help us deliver the best products and services available, connect you with industry experts, and keep you ahead of the competition. Our extensive network includes:

- A partnership with the National Association of Plan Advisors (NAPA), an advocacy and networking group designed to keep plan advisors at the forefront of the industry and help them succeed
- Premier service providers who offer plan-level data integration, comprehensive plan analytics, and reporting
- Access to specialized industry consultants and ERISA experts
- Speakers and industry professionals who can be made available for meetings and events

Whether you want to differentiate yourself with a keynote speaker at your next event or simply stay informed on the latest industry trends, count on us to always provide a reliable network of connections.

> "Commonwealth has done an outstanding job cultivating relationships with plan providers, recordkeepers, and investment partners."
>
> — John Steiger, Commonwealth advisor since 2012

1:1 EXCEPTIONAL RELATIONSHIPS

A community of people that provides

ONGOING SUPPORT TO HELP YOU SUCCEED

At Commonwealth, you can rely on an entire community of people who have been supporting some of the most successful advisors in the industry since we first opened our doors in 1979.

We've grown to more than $1 billion in revenue, making us the nation's largest privately held Registered Investment Adviser–independent broker/dealer. Our ownership structure is a notable distinction because it means we answer only to you and your clients, and we continually reinvest our resources in products and services that contribute to your success. It's how we can offer some of the most competitive payouts in the industry, including 95% on all fee-based qualified retirement plan business.

And while we continue to grow, so does our level of service. With Commonwealth's 2.1:1 advisor-to-staff ratio, we can assure you that you'll always get the assistance you need, when you need it. From technology support, to marketing resources, to practice management—and so much more—knowledgeable, friendly service is just a phone call away.

> "We came for the fiduciary capabilities. We stay for the relationships."
>
> — Tim DiSette, Commonwealth advisor since 2012

Let our consultants provide the one-on-one expert guidance and dedicated support that can help you maximize opportunities to grow your retirement plan business.

Call Andrew Daniels, managing principal, business development, or a member of the Field Development team at 866.462.3638 or send an e-mail to ***adaniels@commonwealth.com***.

COMMONWEALTH *financial network*®

Founded in 1979, Commonwealth Financial Network®, Member FINRA/SIPC, is the nation's largest privately held Registered Investment Adviser–independent broker/dealer, with headquarters in Waltham, Massachusetts, and San Diego, California. J.D. Power ranks Commonwealth "#1 in Independent Advisor Satisfaction Among Financial Investment Firms, Six Times in a Row." The firm supports approximately 1,950 independent financial advisors nationwide. For more information, please visit www.commonwealth.com.

Commonwealth received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, 2018, and 2019 Financial Advisor Satisfaction Studies of customers' satisfaction among financial advisors. Visit jdpower.com/awards.

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