



Introducing: Partner(k)

For Payroll Providers





You don't have to
be a 401(k) expert.
Just partner with one.

Small businesses around the country are looking to their trusted benefit providers for the ease and convenience that a bundled suite of services offers.

Exploring 401(k) plan options is the first step to taking your business to the next level. We can help you get there.

Why you're losing business to the competition

According to a recent survey of our partners, one of the major obstacles you face has been selling against larger companies with deeper pockets and greater resources.¹

If you aren't currently offering a 401(k) solution in your small-business benefits package, here are the ways the competition is beating you:

Convenience

Multiple benefits from a single source means greater convenience for small-business clients that are tight on resources.

Simplicity

Too many small businesses avoid setting up a 401(k) plan because they think it's going to be too complicated. An integrated solution lessens this concern.

Value

By offering 401(k) plans, benefit providers are not only winning more business, but also have clients who are more loyal for the long term.

Don't lose your clients to the competition because they offer a 401(k) solution and you don't!



Why 401(k)?

A 401(k) plan is a benefit that's no longer reserved for the big business with the budget to match.

Now small businesses all across the country with 50 employees or less are looking for an affordable 401(k) plan for their employees.

Here's why 401(k) plans are so appealing:

Highest contribution rates

Individuals may contribute up to \$17,000 this year (or \$22,500 if age 50 or older), which is the most of any retirement plan available for this business sector.

Great tax savings for both the business and the individual

Along with small business tax credits offered by the Federal government for simply having a plan in place, there are long-term and short-term tax benefits available.

Convenience meets affordability

Contrary to popular belief, a 401(k) doesn't require a lot of hassle and paperwork, or even a lot of time to maintain. It's also scalable to fit businesses of all sizes and budgets.

Now, let's talk opportunity

Despite the demand by many American workers for an employer-sponsored 401(k) plan, there is a major shortage of providers offering small business 401(k).

In fact, only about 16 percent of small businesses with fewer than 50 employees currently offer a 401(k).² This is due largely in part to the common misconception that 401(k) plans are too costly and complicated for a small business.

The Online 401(k) is in the business of changing minds and helping to shape the futures of American workers. And we'd like to join forces with you.



Enter: Partner(k)

If you join the Partner(k) program offered through The Online 401(k), you can take advantage of our 401(k) expertise and bring a streamlined solution to your small-business clients.

With Partner(k), you can:

- Retain existing clients and attract new ones
- Win more business from the competition
- Partner with a 401(k) expert who handles all the details

How does the program work?

We make the 401(k) business simple for you. Here's how.

To get started:

1. Contact us for a comprehensive overview of our program.
2. Sign our partnership agreement.

From that point forward:

1. Simply refer any prospective 401(k) clients to us. Remember: You don't have to sell 401(k), you just need to be able to identify businesses that need it. We'll supply a proposal generator and marketing support as needed.
2. We'll contact you when a client signs up, and we'll coordinate with you to transfer employee information and payroll data per pay period.
3. You'll receive a referral fee for your effort!



Here's what you will get from us:



Dedicated resources for you and our clients

We have a team dedicated specifically to addressing the ongoing needs of our small-business clients and their employees. We also offer dedicated support to you as our partner and will work right alongside you to ensure a consistent client experience.



Ongoing sales training for your team

Partner(k) offers ongoing sales training that will prepare your staff to direct referrals and identify appropriate opportunities.



Lead generation plan and ready-to-go campaigns

You may not realize it, but you may have potential revenue and 401(k) prospects already hiding out in your current client-base. Our team can work with you to put together a lead generation plan that will help you identify both new and existing prospects.



Co-branded marketing materials and Web site

You have the option of using an online platform that is co-branded with your company's logo and messaging. We can also provide helpful online tools and a library of marketing materials for you to forward on to your clients.



Meet our retirement plan options

With The Online 401(k), your clients have options. Affordable retirement investing is just a click away.

Single(k) is for the owner-only business.

It has all the benefits and savings opportunities of a full-scale 401(k) plan with the simplicity of a self-service investment solution.

Express(k) is all about ease and affordability.

It's perfect for the business owners who simply want a plan with all the basic requirements, but without a lot of fuss.

Custom(k) offers flexibility and customization.

This is the perfect solution for clients who are more investment-savvy and interested in having a wider range of options.

And...coming soon:

Starter(k) – our Payroll Deduction IRA.

Take the next steps to success!

1. Contact us today to get started.

855.401.7253

partners@theonline401k.com

2. Sign the agreement that we send you.

3. Watch the leads come in!

We look forward to growing with you!

1. "2008 Partner Satisfaction Survey Analysis," The Online 401(k), July 2008
2. "What Small Business Owners Need to Know About 401(k)s," U.S. News and World Report, August 2008.