



Investment Professionals

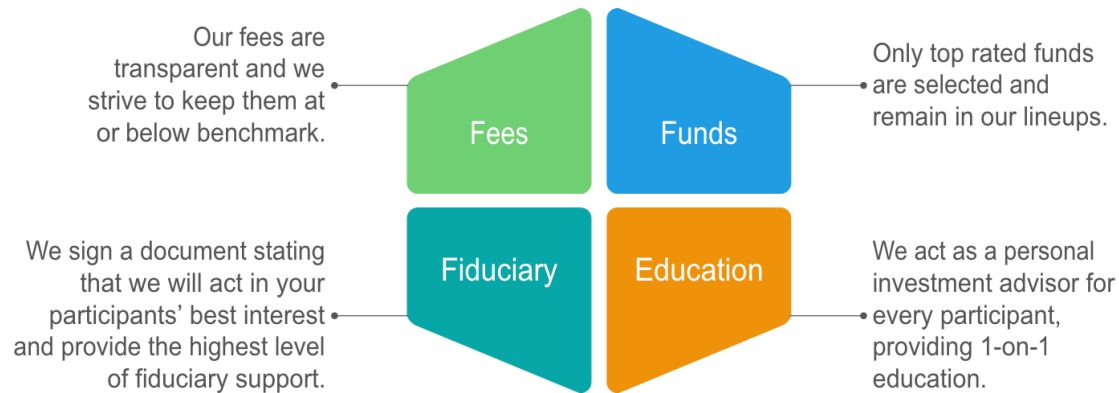
Bringing Exceptional 401k Plans to Small Business

About us

Thank you for considering 401k Investment Professionals. Our passion lies in providing 401k solutions that help employees of mid-sized businesses achieve their retirement goals as well as supporting the businesses and business owners that employ them.

Our company was founded in 1993 as part of Insurance and Investment Professionals and executed financial business through Packerland Brokerage Services. In early 2016, we formed our own Registered Investment Advisory firm which enabled us to more closely partner with our plan sponsors to provide higher levels of fiduciary services and support. This also gave us the freedom to choose from virtually all available platforms including Vanguard, Lincoln Financial, Empower (Great West) and T.Rowe Price, just to name a few. We can now choose the platform that best meets each clients' needs and select from the entire 15,000+ universe of mutual funds rather than being limited to a smaller collection of proprietary funds.

Our approach is based on addressing four key elements that are part of every 401k plan.

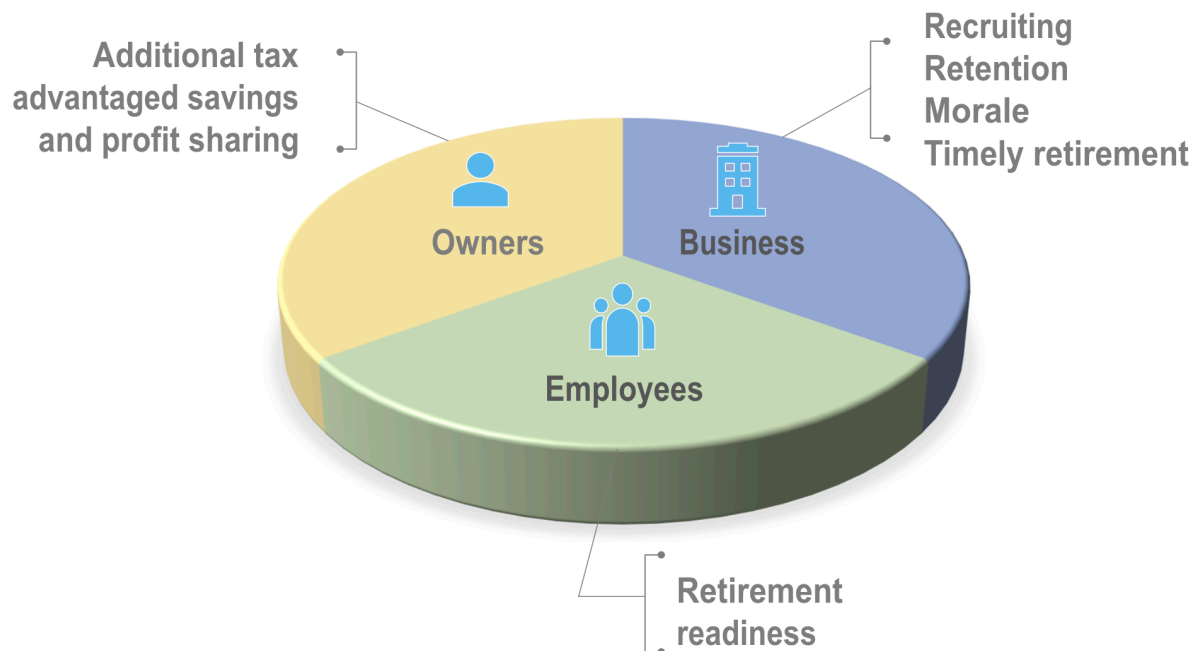


Our philosophy

We believe that the best way to become retirement ready is through long term, disciplined investing. We help plan participants set savings goals based on their individual needs. We then use our proprietary process to balance a participant's risk tolerance versus needed return to place them into specific portfolios. These portfolios are created and monitored under our process as defined in our Investment Policy Statement by our investment management team.

401k Overview

There are three primary stakeholders in a 401k plan: The employees, the business owners and the business itself. Each benefits differently from the existence of a 401k plan.



Plan design

Success starts with setting clear objectives and then designing a 401k solution to meet them. We work closely with your team to help design a plan that addresses the needs of each of the three stakeholders. We take into consideration the goals of the business, the makeup of the employee base and the objectives of ownership to design a plan that addresses attributes such as employee education, fund selection, safe harbor, automatic enrolment and auto escalation as well as options for profit sharing plans. Once implemented, we regularly measure and report results to make sure outcome matches intent.

401k Investment Professionals

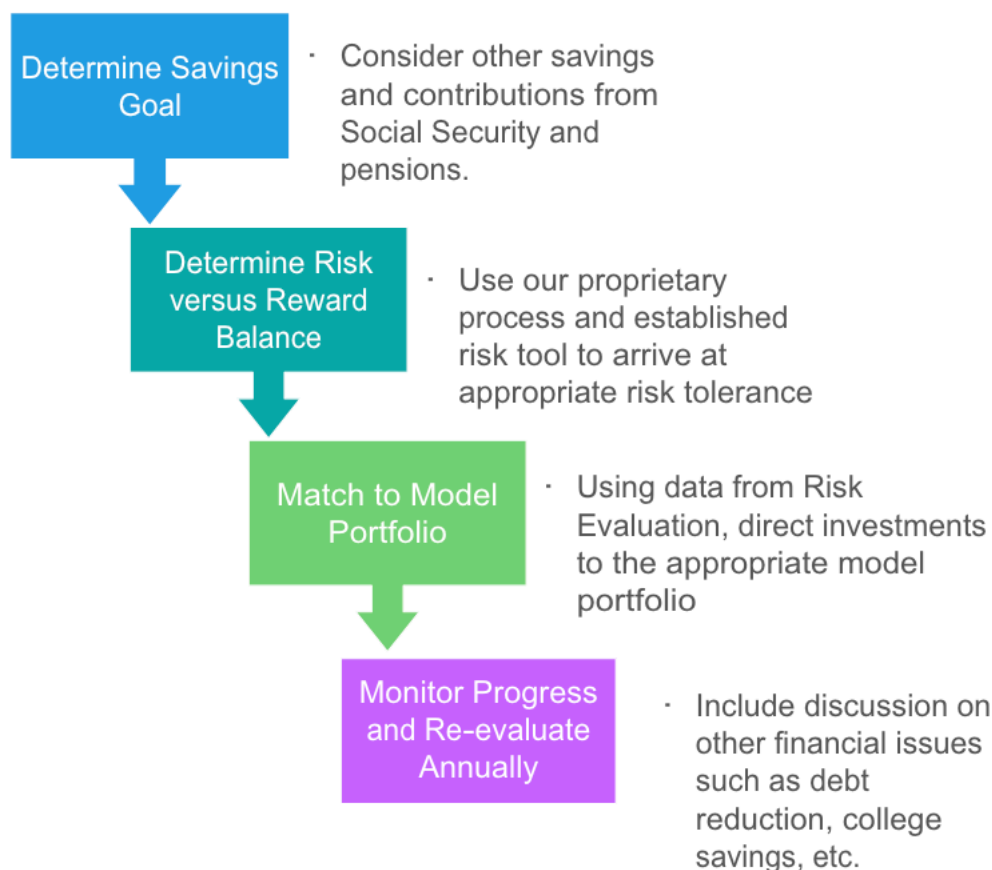
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Education

Our experience has shown that an employee's outcome in retirement is greatly influenced by their understanding of investing. We've found that private, one on one meetings result in a higher level of success compared to group meetings. Our standard practice is to meet with every employee of the company we partner with on an annual basis. We have an educational process that includes defining the employee's needs, assessing their risk tolerance and then building a savings plan that is appropriate for them. In addition to addressing 401k needs, we also discuss other topics that can aid an employee including debt reduction, college savings and personal savings. Often times employees need to address other financial issues before they can take advantage of their 401k. We help them think through those issues so they can one day become a 401k participant.

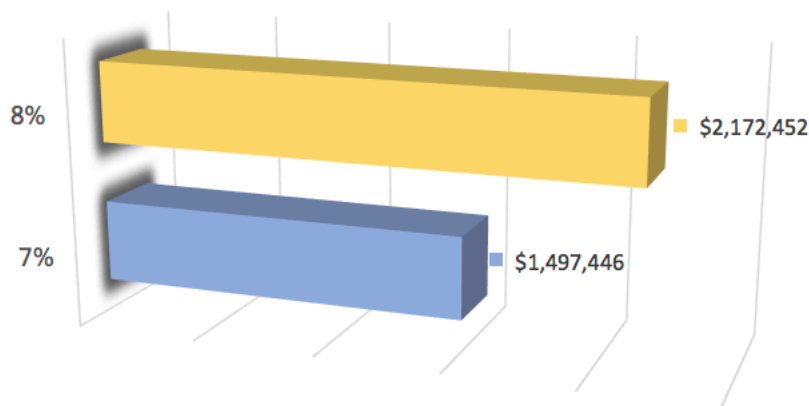
Education process



Funds

The importance of prudent fund selection has become greatly understated in our extended bull market. Most participants' portfolios have appreciated, giving the appearance that funds are performing well. The truth is that some funds are better than others. We routinely see average or sub-average rated funds in portfolio lineups. In some cases, superior returns are being forfeited. The chart below shows the impact of just a 1% better annual return over 40 years⁽¹⁾. The result is 45% greater savings!

Value of \$100k Invested Over 40 Years



401k Investment Professionals addresses fund performance in the following ways:

We use open architecture platforms. Unlike most banks and other platforms that restrict what funds can be used, we have access to 15,000+ funds. This significant advantage for us means that we can work with plan sponsors to select from the best rated funds in every asset class.

We have access to funds normally reserved for very large 401k plans. This includes Institutional Grade Funds with lower costs and funds that would otherwise require extremely large initial investments.

We utilize a process defined in our Investment Policy Statement that outlines how funds are chosen and how we monitor them over time. Funds that fail to meet our criteria are replaced, helping to ensure that non-performing funds do not remain in your portfolio.

Fees

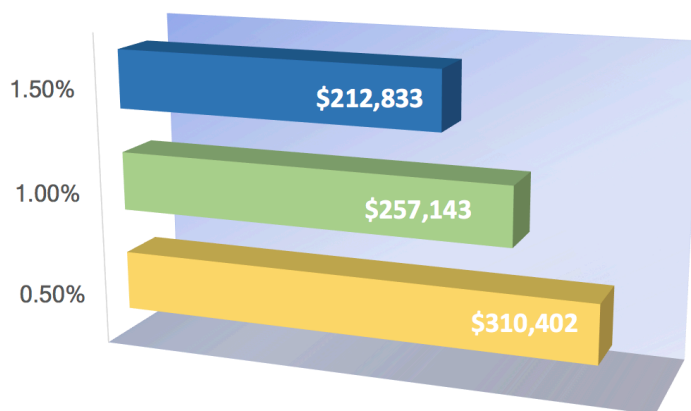
The typical 401k plan is mired in hidden fees and handicapped by fee structures that negatively impact the plan participants. Recent data shows that that fewer than half of 401k participants realize that they are paying any fees in their plan and only 11% could actually calculate their fees⁽²⁾.

At 401k Investment Professionals, our fees are always transparent and at or below benchmark. We partner with record keepers who provide good value; often avoiding asset based fees that increase as your assets grow.

The impact of higher fees.

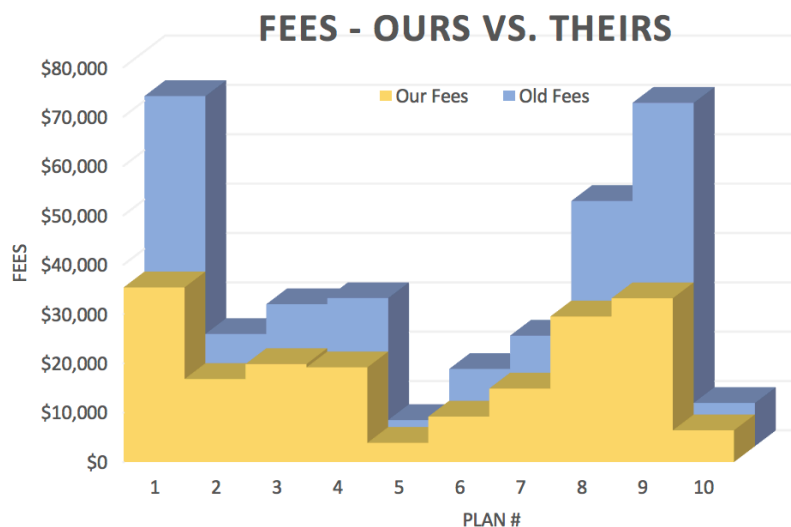
Assume you are an employee who leaves a job and has \$25,000 in that company’s 401k plan. If you left that money in the plan for 40 years without making any changes, assuming a 7% average annual return, your final balance would be:

Portfolio Value of \$25,000 Invested for 40 Years, by Fee Level



Cutting fees by 1% results in an additional \$97,569 or 45% more savings over 40 years! ⁽³⁾

This graph shows original plan fees by others versus what our fees would be. ⁽⁴⁾

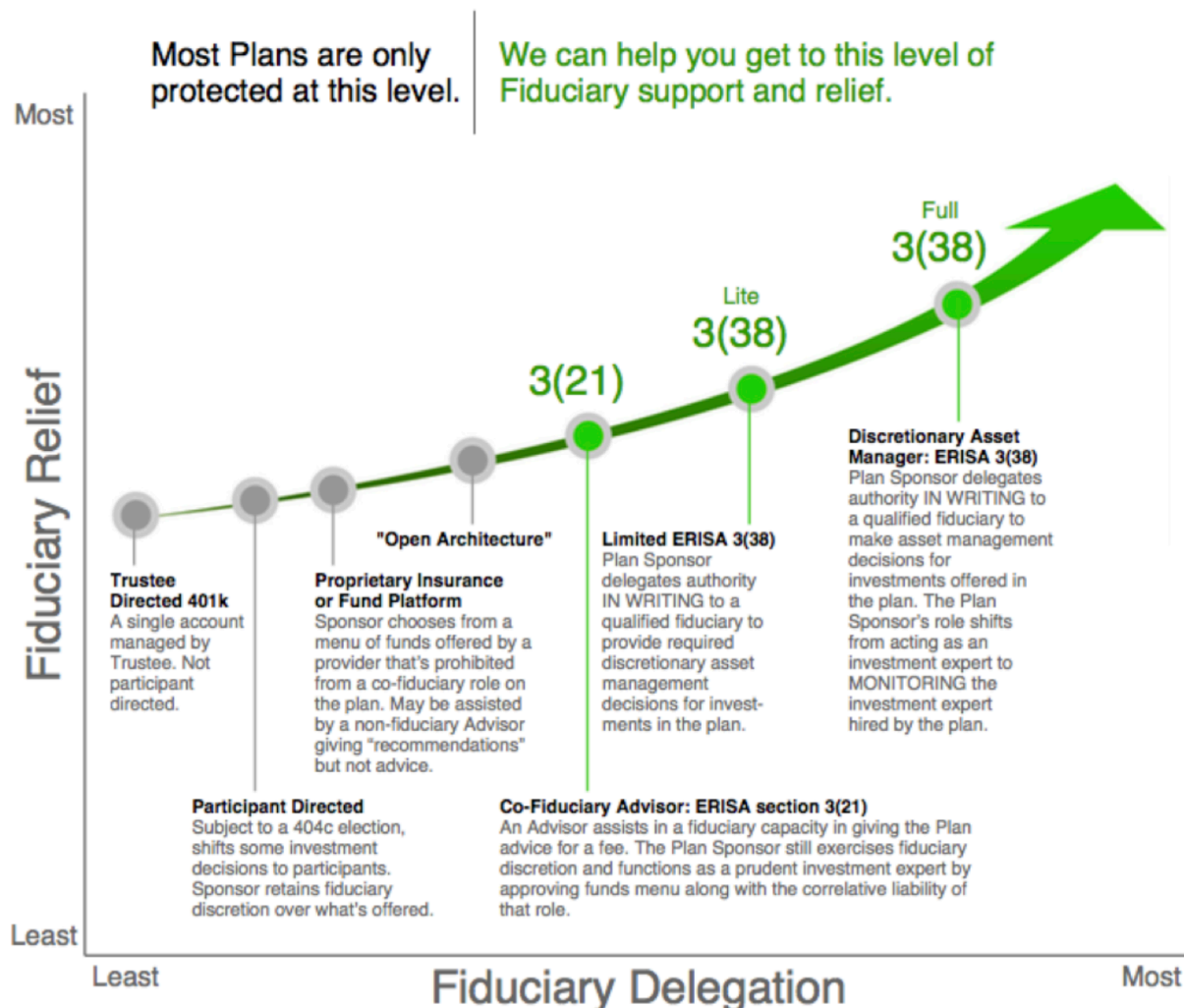




Fiduciary

As a Registered Investment Advisor, 401k Investment Professionals acts as a fiduciary on the plans we support. We sign a legal document naming us as such. In short, we are legally obligated to operate in the best interest of our plan sponsors and plan participants. We are able to operate as a 3(38) Directed Fiduciary, the highest level of fiduciary support.

As fiduciaries, we are particularly focused on providing a portfolio management process, as outlined in our Investment Policy Statement that addresses fund selection, monitoring and changes. We are also focused on maintaining plan fees that are at or below benchmark. Through our education program, we strive to ensure that plan participants are informed of plan features and investing at a level of risk that is reasonable for them.





**Investment
Professionals**

Contact Us
(844) PRO-401k
(608) 210-1404

Mailing address
114 E. Main Street, Suite 213
Waunakee, WI 53597

Please visit our website at www.401kInvestmentProfessionals.com

Notes:

- (1) Note that we are not stating or implying that we will produce 1% better returns over 40 years. We are merely showing the impact that having this improved performance.
- (2) 2015 NARPP (National Association of Retirement Plan Participants' FELT (Financial Empowerment, Literacy and Trust) study of 4,368 plan participants.
- (3) We are not stating or implying that we will reduce fees by any specific amount. We are simply illustrating the impact that such a savings would have on portfolio value.
- (4) Data shown is for the last ten plans analyzed through October 31, 2017. This includes all plans reviewed, not just results that produce favorable results.

401k Investment Professionals is a registered investment advisory firm. Information presented is for educational purposes only and is not intended to make an offer or solicitation for the sale or purchase of any specific securities, investments or investment strategies. Investments involve risk and unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial adviser and/or tax professional before implementing any strategy discussed herein. Past performance is not a guarantee of future performance.

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