

What plan

sponsors

really want

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Six retirement plan sponsor insights from
TD Ameritrade Institutional's 2015 Plan Sponsor
Sentiment Survey

Insights from the 2015 Plan Sponsor Survey

Plan sponsors agree that registered investment advisors (RIAs) are better at providing value added services, like education and retirement plan support, than their competitors, such as brokerage firms, investment firms, and retirement plan consultants. In addition, RIAs are well positioned to compete in the areas that both plan sponsors and plan participants consider most important to them, such as fees and investment options.

The chief challenge facing RIAs in entering the retirement plan market is explaining the value that they provide in a way that's meaningful for plan sponsors. The insights from TD Ameritrade Institutional's 2015 Plan Sponsor Sentiment Survey help to provide you with the understanding you need to align your value proposition with the goals and needs of your prospects. These insights are based on a nationwide survey of retirement plan sponsors conducted by True North Market Insights on behalf of TD Ameritrade Institutional¹.



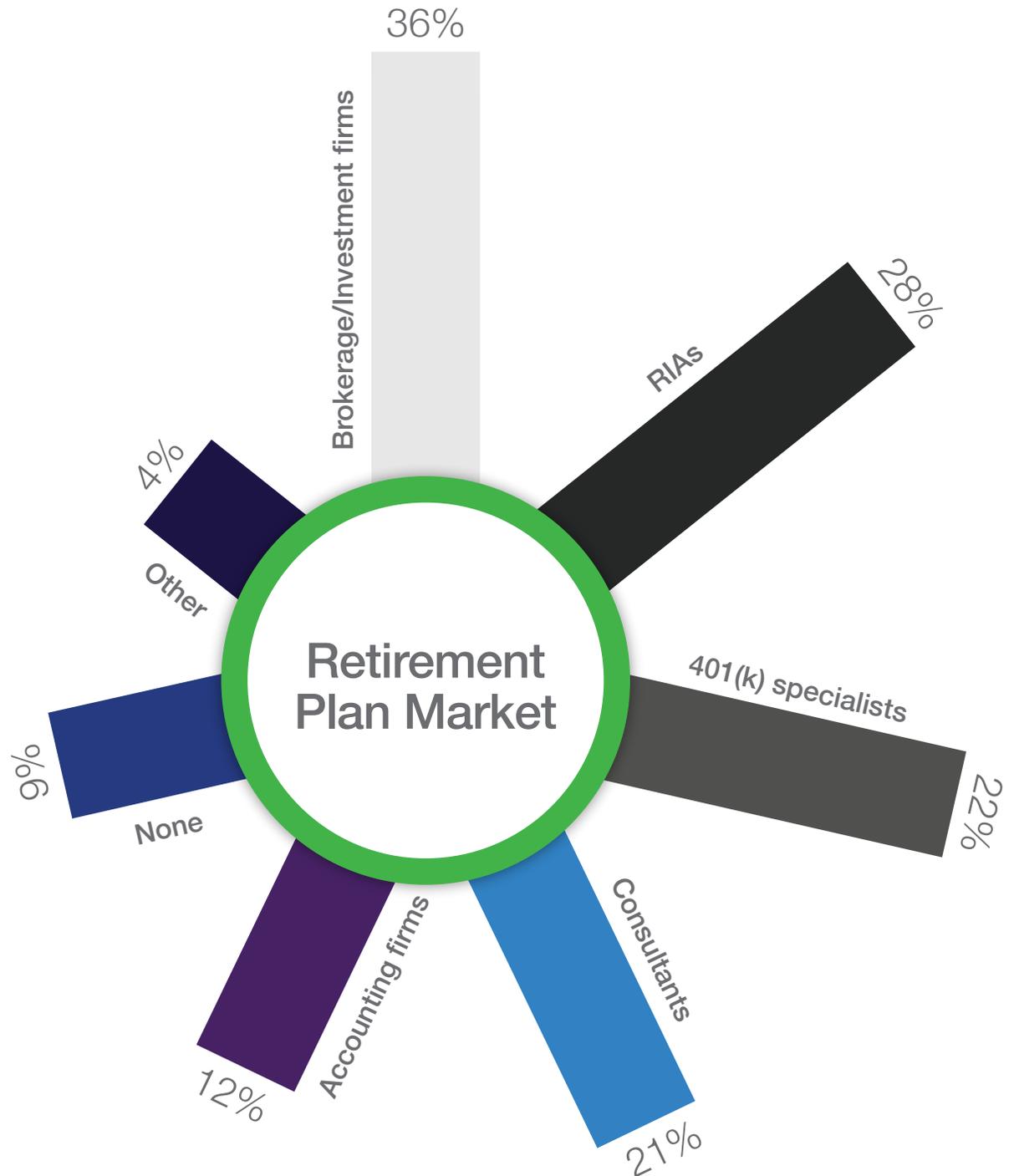
Understand how your prospects define success.
View full responses by downloading the [2015 Plan Sponsor Sentiment Survey](#).



1. Only about one-in-four plan sponsors are currently working with an RIA

While there are many players in the industry, there is plenty of growth potential for RIAs. That's because they can leverage their unique value proposition to compete against the major industry players.

Players in the retirement plan market

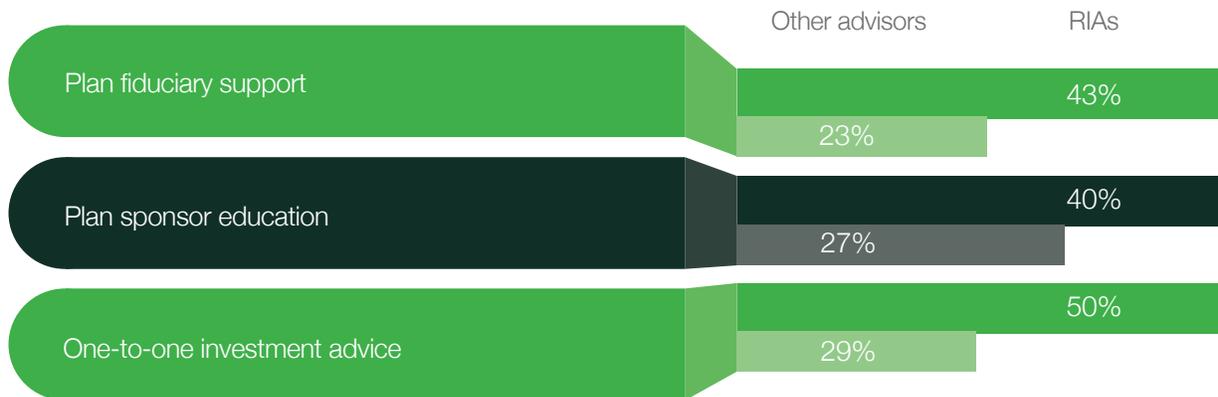


2. RIAs provide more support in every area measured

RIAs are nearly twice as likely to provide plan fiduciary support, plan sponsor education, and one-to-one advice when compared to other types of advisors such as brokerage and investment firms or retirement plan consultants.



Percent of advisors providing support

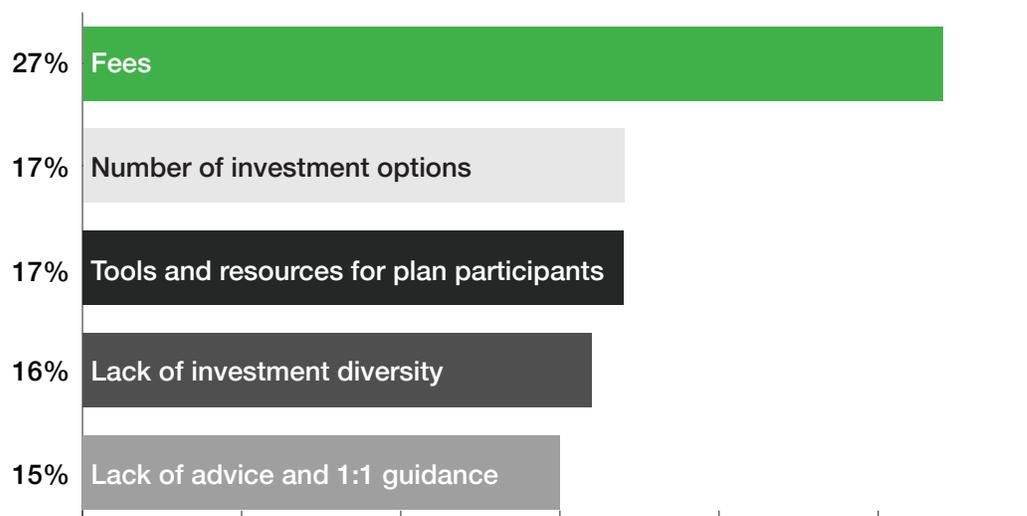


3. Plan sponsors' top concerns are fees and investment options



Plan sponsors' concerns suggest that their main focus is on improving the participant experience and their employees' retirement outcomes.

Top concerns of plan sponsors

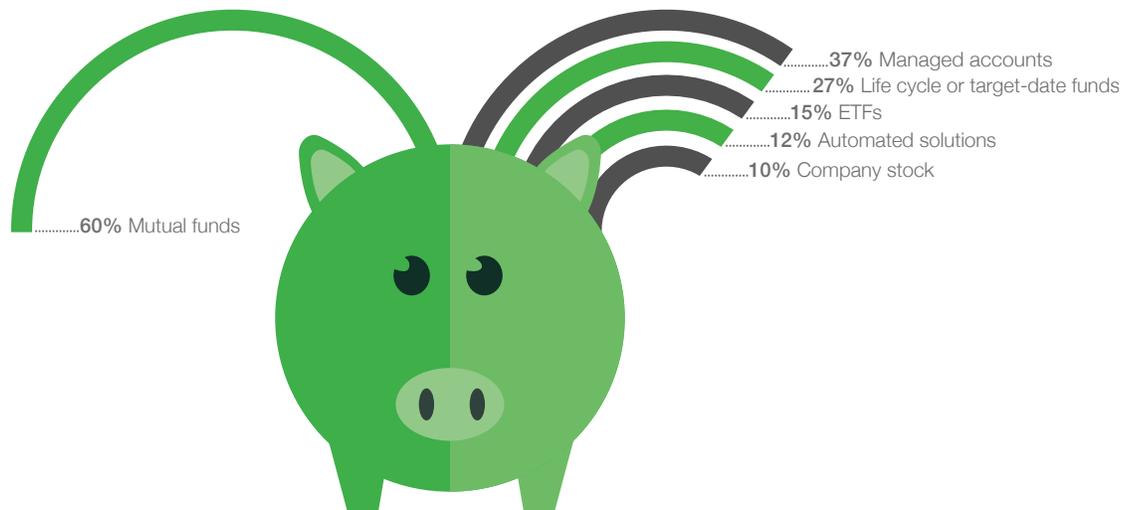


4. Enhanced plan designs can help RIAs stand out



The number of investment options offered is a top concern of plan sponsors. RIAs can enhance their value proposition by offering options like managed accounts, target date funds, and Exchange-Traded Funds (ETFs).

What current plans are offering



5. Plan participants want one-to-one advice on retirement planning and investing



Among participants interested in one-to-one advice, basic topics like planning and investing for retirement and the benefits of a 401(k) top the list.

Top interests of plan participants

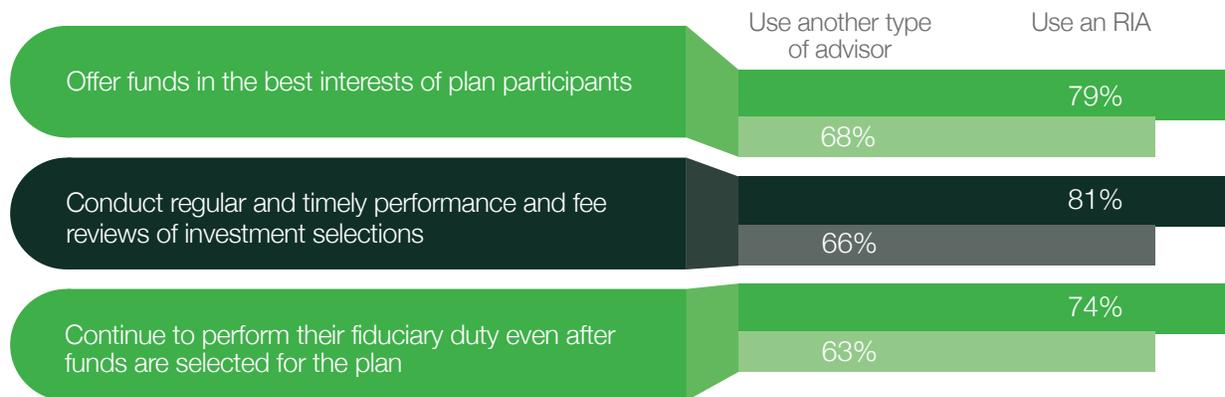


6. Plan sponsors who use RIAs hold themselves to a higher fiduciary standard



Perhaps the most important takeaway from the survey is that plan sponsors who use RIAs hold themselves and their plans to a higher standard. This may result in sponsors offering retirement plans with investment options that are more aligned with participants' needs, more effective one-to-one consulting, and lower fees – all of which could translate into better retirement outcomes.

Plan sponsors using RIAs are more likely to agree that they should:



*Sponsors have a duty to put their participants' interests first, whether they use RIAs or another type of advisor.



When approaching plan sponsor prospects, advisors should focus on the added value a RIA can offer

Advice and fiduciary responsibility resonate with sponsors and participants alike

RIAs excel with plan sponsors because they serve their clients with the same investor-first approach they use with individual investors and families. When it comes to serving plan sponsors, RIAs are better prepared than their non-RIA competitors, and that preparation extends to plan participants as well.

RIAs offer individual advice to participants at nearly twice the rate of other types of retirement plan advisors or service providers. RIAs are also 60% more likely to advise on plan selection and design, and 34% more likely to offer plan sponsors support with participant enrollment.

It's no surprise plan sponsors who use RIAs are pleased with their services and find working with them to be generally easy

90% of plan sponsors give RIAs top marks for their knowledge of potential plan investment options, and for assistance in meeting fiduciary requirements. More than eight-in-ten plan sponsors are satisfied with their RIAs when it comes to their help in selecting plan administrators and recordkeeping vendors, and with giving investment advice to participants.

Over the last few years, a lot has changed for employer-sponsored retirement plans. Plan sponsors need more guidance for themselves and for their participants. Now more than ever, RIAs are poised to succeed in the retirement plan market, because they are hard-wired to deliver fiduciary support and investment advice in a way that other providers are not. If you are considering starting or growing your retirement plan practice, now is the time to seize the opportunity.

The TD Ameritrade Retirement Plan, provided by TD Ameritrade Trust Company, is the all-in-one solution that can help you to start or grow your retirement plan practice. We have also created the TD Ameritrade Retirement Plan Playbook to serve as your step-by-step guide to the retirement plan opportunity.

Download and read the full [2015 Plan Sponsor Sentiment Survey](#).

Learn how the TD Ameritrade Retirement Plan can help you start or grow your business.

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1. The results of TD Ameritrade Institutional's first Plan Sponsor Sentiment Survey are based on responses from a 15-minute nationwide telephone survey of retirement plan sponsors conducted by True North Market Insights on behalf of TD Ameritrade Institutional, a subsidiary of TD Ameritrade Holding Corporation. From September 28 through October 6, 2015, 242 plan sponsors with at least 25 employees from the public and private sectors were asked about their views on their retirement plans, their need for services and support, and related regulatory issues. Survey participants self-identified as the primary or shared decision maker for their organization's retirement plan offering. TD Ameritrade Institutional was not identified as the sponsor of the survey. The margin of error in this survey is +/- 6%. True North and TD Ameritrade Holding Corporation are separate,

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