

HICKS NOTES

NH HICKS Experience Counts
Legal and Pension Consultants
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By Tom Hicks, Attorney At Law

LEARN TO DATA MINE PUBLIC INFORMATION TO HELP IDENTIFY CLIENT NEEDS

Savvy Financial Professionals are using public information to find potential clients who need help in designing and running their plans. Websites like freerisa.com, John Hancock's Coach's Corner and Lord Abbott's Resource Center are providing links to information provided by plan sponsors who file a Form 5500. This information can tell you plan type, number of participants, amounts contributed, earnings, fees paid, distributions and contribution amounts returned due to failed tests.

Understanding how this data can be read gives you areas of interest that can be used when marketing to these clients.

- How about looking at all Doctors in a particular area that are using tiered benefit allocation in DC Plans? They're great prospects for a combination Defined Benefit and 401(k) Plan design.
- A client who has large deferrals returned due to failed ADP Tests? They need a safe harbor plan, better enrollment and education, or an auto enroll feature.
- A client with low returns or high fees needs some fiduciary education.
- A client with a big balance and big fees should be able to lower those fees paid for administration through revenue sharing arrangements.

The Form 5500s filed use codes to describe the company and their plan's features. We have provided a link to these codes and their meaning:

5500 Codes

We also have links to various RESOURCES on our website to the tools discussed. We are all operating in a competitive takeover market, and using these tools will give those who understand and use them an advantage. Want more information? Please contact our marketing team to help understand this data and put together a strategy to bring value to these plan sponsors.

Call or email us with any questions or pension administration needs.

[Click here to unsubscribe.](#)

SOLO PRACTITIONERS WANT SELF DIRECTION AND BIGGER CONTRIBUTIONS - CHECK OUT A SOLO 401(k)

We are seeing a lot of owner-only plans. By using the 401(k) rules where a traditional SEP is in place, an owner making less than \$255,000 will be able to increase his contribution an additional \$17,500 plus a \$5,500 catch up if over age 50. In addition, self direction and participant loans bring added benefits over the SEP.

We have set up a cost effective way to administer these plans. [Click here to view our program.](#)

Now is the time to talk to your clients before they fund their SEPs for 2013. We are here to help.

MEET OUR MARKETING TEAM

I am proud of the team approach in servicing your marketing and technical needs. With over 60 combined years of pension experience, there is nothing we can't do.

- DEBBIE RATH is our Marketing Director. She is responsible for answering questions, running proposals, creating content and working with wholesalers. With over 35 years of experience, Debbie is always available for calls, proposal requests, and can setup plans over the phone if a meeting is not needed. Email Debbie [here](#).
- KEVIN EVANS is our local Consultant in Concord CA. He has 5 years experience in employer meetings, setting up plans, employee meetings, and training seminars. Need someone to meet with you, clients or a prospect? Kevin can help you get more business. Email Kevin [here](#).
- TOM HICKS is the owner and an Attorney with over 30 years of experience. There is nothing I haven't seen. I am available for legal questions or help closing the deal on that big client. I also do Fiduciary Compliance meetings, blogging and marketing strategies. Need the "Big Dog"? Give me a shout. Email Tom [here](#).
- SAMANTHA NETHINGTON is our Document/Installation Administrator and Webmaster. With over 6 years of experience and 1000's of plans installed, she knows her documents. Her computer skills have helped us create a state of the art website with content changing daily. Check out her work at www.nhhicks.com.

As you can see, the game is changing and we are leading the new way of doing business. Join us and your clients will see tremendous value by working with us as a team.