

the online
401(k)

The Online 401(k)

presents



Retirement Savings Symposium



Thursday, March 27th, 2014

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The Online 401(k)

- Craig Howell, Director of Business Development
- Andrew Meadows, Consumer + Brand Ambassador





Our model since inception

Helping
**Small
Business**
Save





Five Elements

Coverage

Participation / Enrollment

Save / Increase

Invest

Lifetime Income





→ Increase Coverage

**Deliver Workplace Savings into
the hands of more small-
business Employees**

→ Participation





Business owners don't offer retirement

Business owners know:

- They need to save
- They should offer savings to employees
- Many even understand the tax benefits

So, why don't they ?





Business owners don't offer retirement

Perception is their reality:

- Too Costly / Too complex
- Perception of a required "Match"
- Inertia

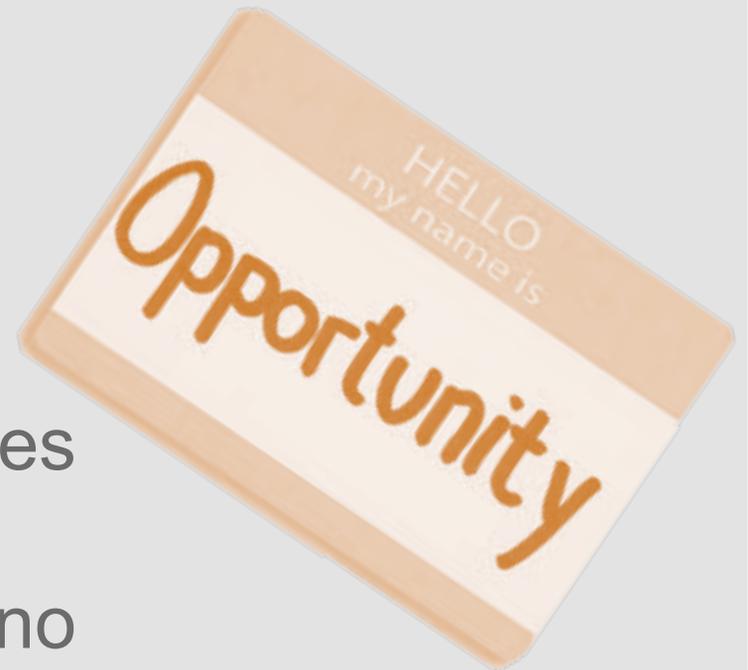




Proven: The Online 401(k)

What we deliver:

- Designed for small businesses between 1 and 50 employees
- 85% of our customers have no retirement plan
- Help small-business employees save for their future selves





Proven: The Online 401(k)

We started with 401(k):

- Cloud-style delivery
- Minimal decisions
- Low-Cost





Online since 1999

REFER ABOUT BLOGS PRESS CONTACT US LOGIN

the online 401(k)

BENEFITS PLANS & PRICING OUR CUSTOMERS

JACK AND ZAIN ARE CREATING THE FUTURE OF VIDEO ADVERTISING

We wanted to provide another benefit to our employees. The Online 401(k) made it so easy and accessible; it didn't make sense not to get a 401(k) plan!

READ THE FULL STORY

6 Reasons to Use The Online 401(k)[®]

- Variety of Investments
- A Web-based Solution

REFER FRIENDS!
make easy money for yourself!

as(k)

Jargon free, with emotional appeal





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What we'll all need to avoid





The Business Model

Amount we charge for
assets:

ZERO



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401(k) Has Challenges

- Too Expensive / Too much savings capacity
- Lots of “Showrooming”





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We added Payroll Deduction IRAs:

- Less savings / lower cost / less complexity
- Fewer decisions to make
- A better solution for many than 401(k)





Proposal: The Online 401(k)

Simple process for employer:

- Employer sets up, provides funding account, uploads census
- Employees register and enroll
- Employer uploads Payroll / initiates ACH
- Employees manage their accounts





Proposal: The Online 401(k)

Product simplicity:

- All delivered and available online, via email and mobile
- Supported by phone
- Backstopped by paper





Proposal: The Online 401(k)

IRAs Work!

- Meets needs of the Market & ERISA
- Portability
- Web-delivery
- Includes the “Autos”





Asset Costs to the Saver:

- Investment product: **9 BPS**
- Trading and custody: **6 BPS**
- Advice: **10 BPS**
- Total: **25 BPS**



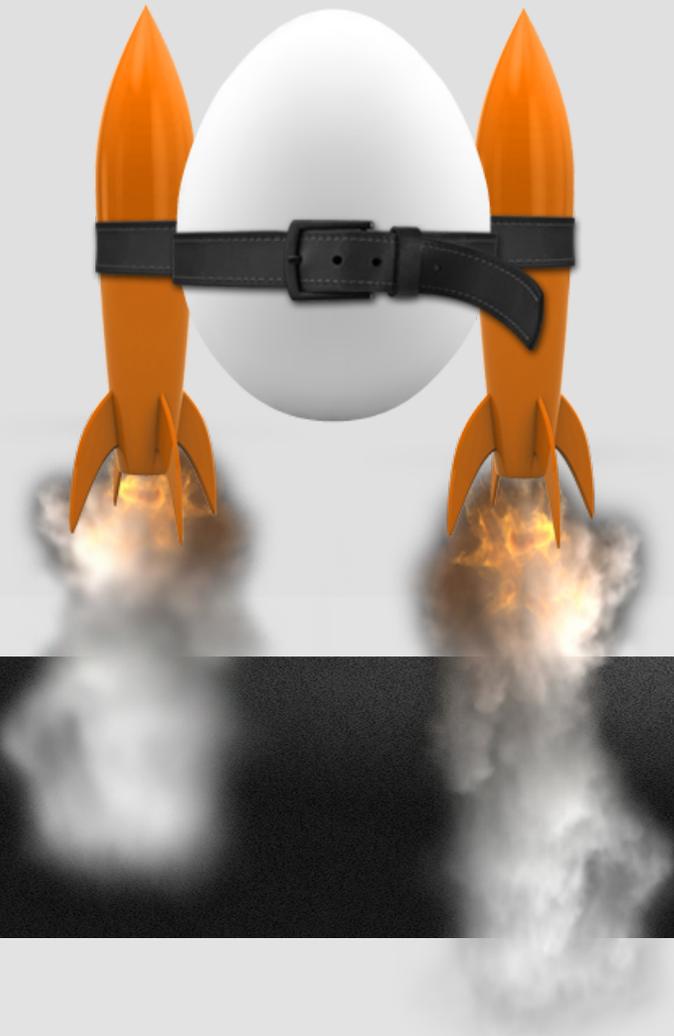


Proposal: The Online 401(k)

California's Secure Choice: **Private Enterprise**

- We validate this bill
- We're already delivering this service & helping small-business employees save via an IRA
- This is our cause
- We'll wholeheartedly participate in Clearinghouse





Questions?

Thank You!

