

Our Team

Happy401k.com is comprised of financial services professionals that are dedicated to providing you and your employees general financial and investment education. Our team is lead by a Certified Financial Planner Practitioner® and includes access to our Chartered Financial Analyst. With over 30 years of combined industry experience, we are well-qualified to help you address your fiduciary obligations. Our experience includes expertise in financial planning and private wealth management, and we have been presented in various media, including television, radio, newspaper and industry periodicals.



We help employees reallocate their strategy every quarter.

**PROMO CODE:
STRATEGIC75**



For more information:

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Financial Planning and Investment Management Services offered through Jolliffe Capital, Inc., Registered Investment Advisor. Securities offered through Evolve Securities, Inc., Member FINRA/SIPC.

Jolliffe Capital, Inc., and Evolve Securities, Inc., are not affiliated. Shawn Mercer is affiliated with Jolliffe Capital, Inc., serving as an insurance consultant to clients of the firm. Investments May Lose Value. Past performance is not indicative of future results. www.happy401k.com is a DBA of and is owned by Jolliffe Capital, Inc.

Gene Langenberg is not affiliated with Jolliffe Capital, Inc. or Evolve Securities, Inc.. He is a paying subscriber to www.happy401k.com.

¹Deloitte Consulting LLP, 401(k) Benchmarking Survey, 2008 Edition re: 2008 Retirement Confidence Survey, conducted by the Employee Benefit Research Institute and Matthew Greenwal Associates.

² U.S. Department of Labor
Employee Benefits Security Administration



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Tips for Employers

According to the U.S. Department of Labor, Employee Benefits Security Administration, there are a number of fiduciary and/or co-fiduciary requirements to be considered when offering a company 401k plan.

Understanding fiduciary responsibilities is important for the security of a retirement plan and compliance with the law. One of the many tips offered by the Department of Labor is as follows:

- **If participants make their own investment decisions, have you provided sufficient information for them to exercise control in making those decisions?**

Happy401k.com assists you by offering general financial and investment education to your employees, including help with allocating the investments offered inside their 401k account, based upon their individual risk-tolerance. The site also provides suggestions for changing allocations as market circumstances may warrant. Additionally, employees have access to us via our Life Changes section, can login 24/7 to access information relevant to 401k investing, the markets, and a host of other information. Site participants can also customize the type of news they wish to receive daily.

Fiduciary Law

An employer offering a 401k plan operates in the capacity of a fiduciary. As a result, this brings forth different requirements that must be fulfilled by the Employer (plan sponsor).

While www.happy401k.com does not operate in the capacity of a fiduciary or co-fiduciary of any 401k plan, it is important to note how its services can help you, the plan fiduciary, address some of your obligations.

GENERAL FINANCIAL AND INVESTMENT EDUCATION

More and more employers are offering participants help so they can make informed investment decisions. Often times, an employer may 'hire' a service provider to provide general financial and investment education, interactive investment materials, and information based on asset allocation models.²

This is exactly what we offer you and your employees, but **at no charge** for the services. Can you think of a better opportunity to assist in helping your employees better understand the 401k plan you offer?

A Helpful Tool

Employers like you are becoming increasingly concerned about attracting and retaining qualified workers in an ever-shrinking labor force. In the current economy it's imperative to offer employee packages to retain the best and brightest, and then to stay on top of the constant market changes.

According to a recent Deloitte study, "Fresh research points to a sharp drop - from an already disappointing base - in American workers' confidence in their future ability to afford a comfortable retirement"¹ Fewer than 1 in 5 workers believe "most" employees will be financially prepared for retirement. Also, many workers have voiced concerns about retirement saving being overshadowed by the immediate needs of "making ends meet" and the current costs of health insurance. As these issues press upon workers, plan sponsors and administrators are under an ever increasing burden to deliver timely information about their plans.¹

With Happy401k.com you have another tool in your toolbox, helping you navigate the market to ensure that your employees get the best information, as timely as possible.