



PathFinder for SDBA

Overview

- Who is ACM?
- PathFinder for SDBA
- Your “Why”
- Solving the Retirement Crisis
- The “How”
- Size of the Opportunity
- Takeaways

Who is ACM?

- Founded in 1998
- Over \$7 billion in AUM
- 9 Investment Professionals

- Separately Managed Accounts
 - Individual Stocks & Individual Bonds
 - Customization
 - Tax Efficiency / Tax Workouts
- PathFinder for SDBA

PathFinder for SDBA

- Legitimizes you on client's 401k/403b
- Active 'participant level' account management
- Client still employed
- Not a rollover or in-service withdrawal
- Without you being the 'plan' rep of record

Health Systems



Universities



UNIVERSITY
OF
CALIFORNIA

Duke
UNIVERSITY



Municipalities



CITY OF *Los Angeles*



New York State
Deferred Compensation Plan

A Plan for Your Future



PERA *SmartSave*

Deferred Compensation Plan 



Corporations

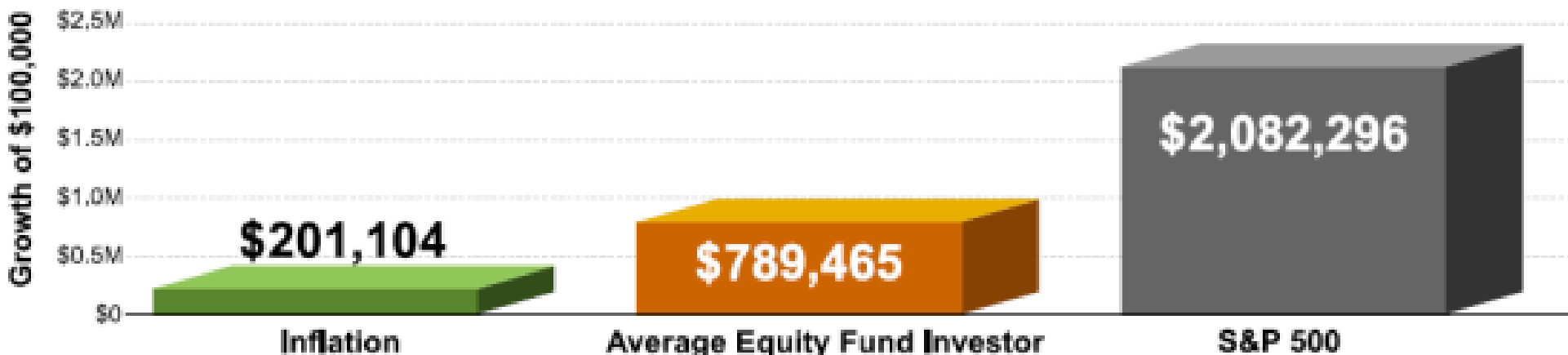
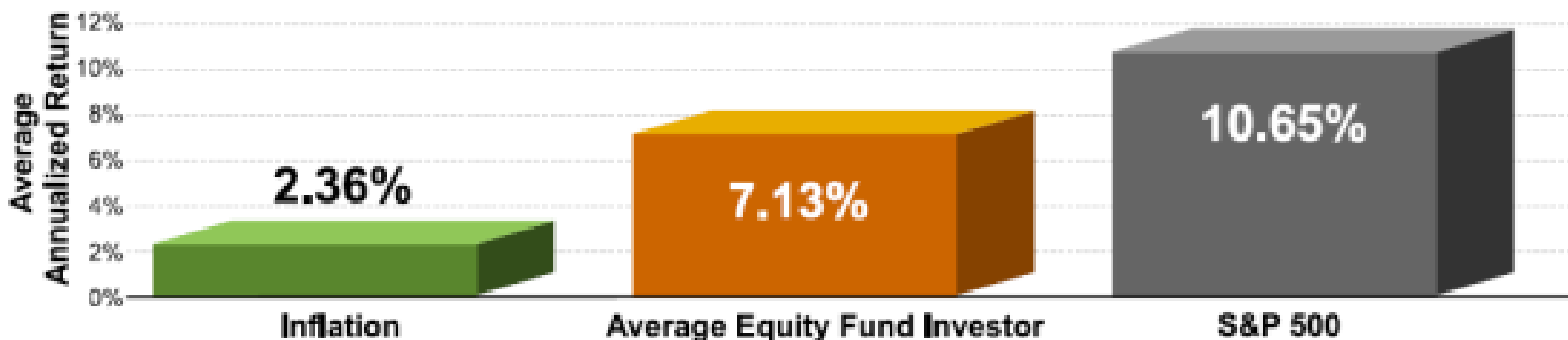


The “Why”

92% of Americans say nothing makes them happier or more confident than feeling like their finances are in order

The Dalbar Study: 30 Years of Average Equity Fund Investor vs. Indexes

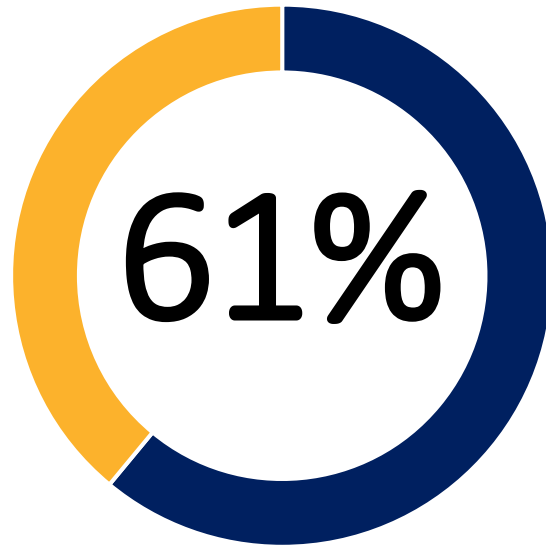
30 Years (1/1/1992 - 12/31/2021)



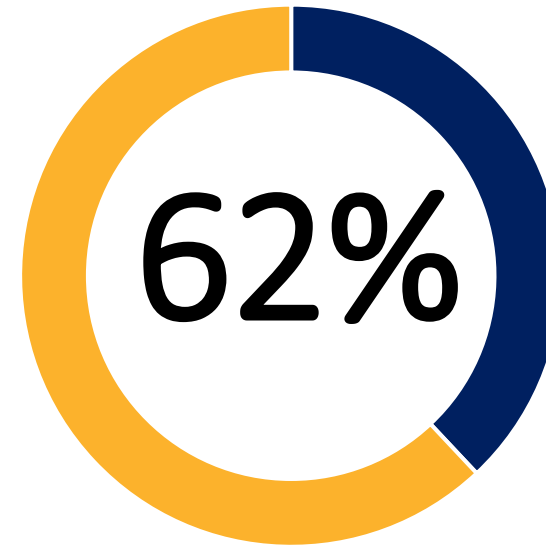
Average Equity Investor as determined by Dalbar | Study source: [Dalbar QAIB 2022 study](#), Morningstar, Inc. | Past performance does not guarantee future results. The S&P 500 Index is an unmanaged float-adjusted market capitalization-weighted index that is generally considered representative of the U.S. stock market. Other indexes may be more appropriate to benchmark your investments against. It is not possible to invest directly in an index. Data is provided for illustrative purposes only, it does not represent actual performance of any client portfolio or account and it should not be interpreted as an indication of such performance. © 2022 Index Fund Advisors, Inc. (IFA.com)

Help is Wanted

Think their 401k situation warrants professional advice

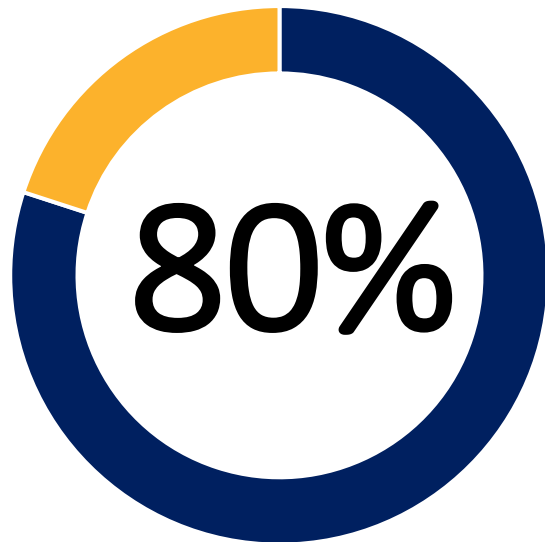


Wish they could completely hand over retirement planning

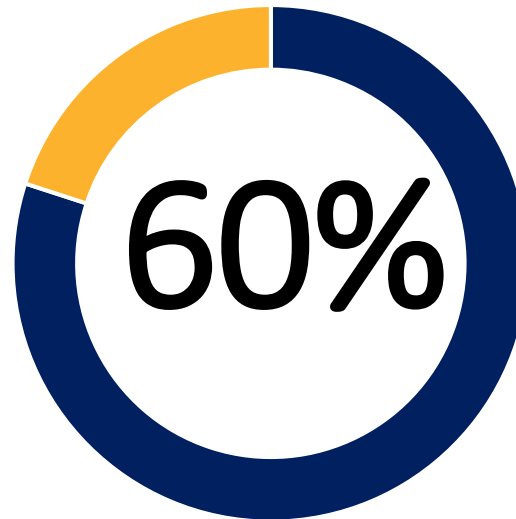


What Advisors Can Do

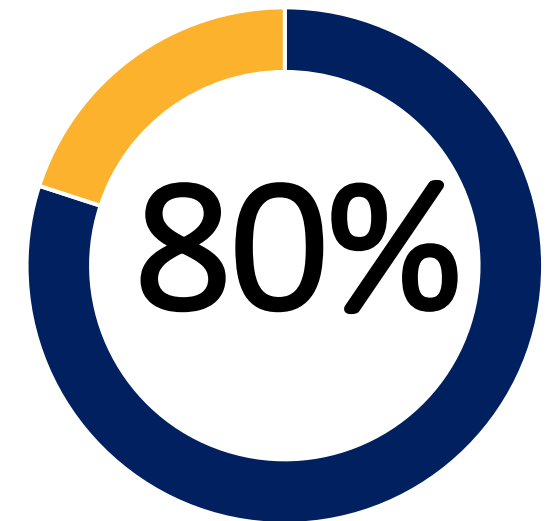
% of People Who Believe They Could Outlive Their Money



% of People Who Think There is Too Much to Keep Track Of



% of People Who Would Like Milestone Reminders



Paradigm Shift

- Build confidence
- Add comfort
- Change the risk paradigm



Advice Matters:

About
3%
Per Year

Sources:

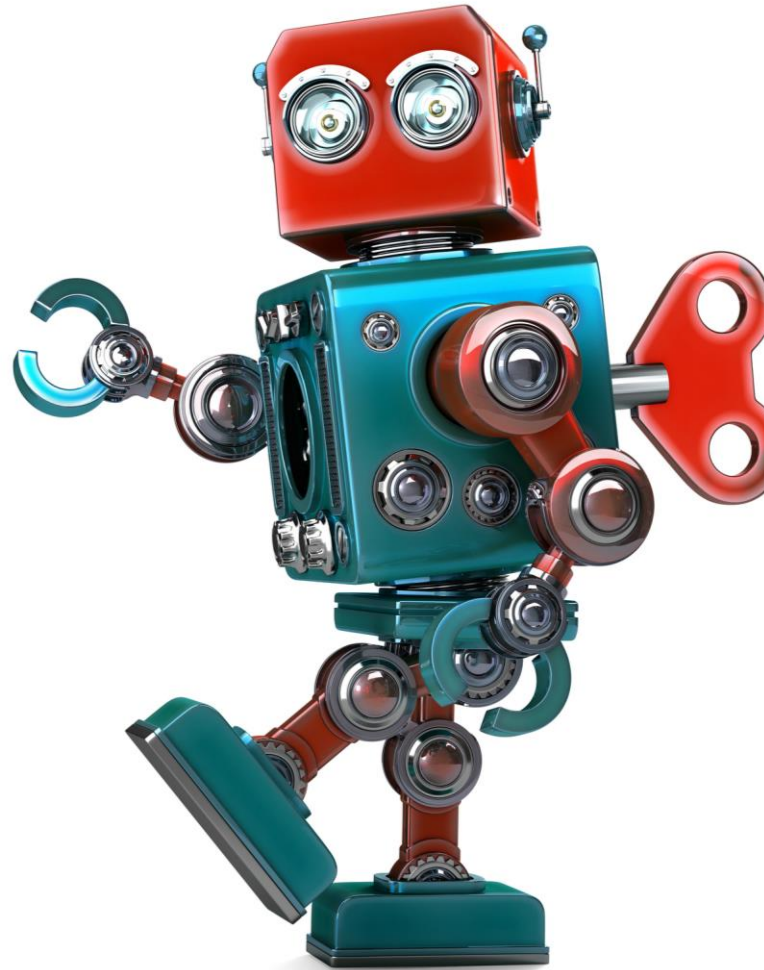
- Russell Investments 2021 Value of an Advisor Study
- Vanguard Advisor's Alpha
- FinancialEngines-2014-Help-Report, May 2014, Help in Defined Contribution plans: 2006 through 2014

The Opportunity

- Over 100,000 plans
- DC Plan AUM of over \$3.5 trillion
- The average Fidelity 401k is larger than the average Fidelity IRA
- Average participant contributes almost \$12k per year with match

Competition for “On Plan” Assets

- Robo Platforms



- Target Date Funds

A New Growth Tool



Years to decades of ancillary business

- Life insurance
- 529 plans
- Early life rollovers
- Inheritance

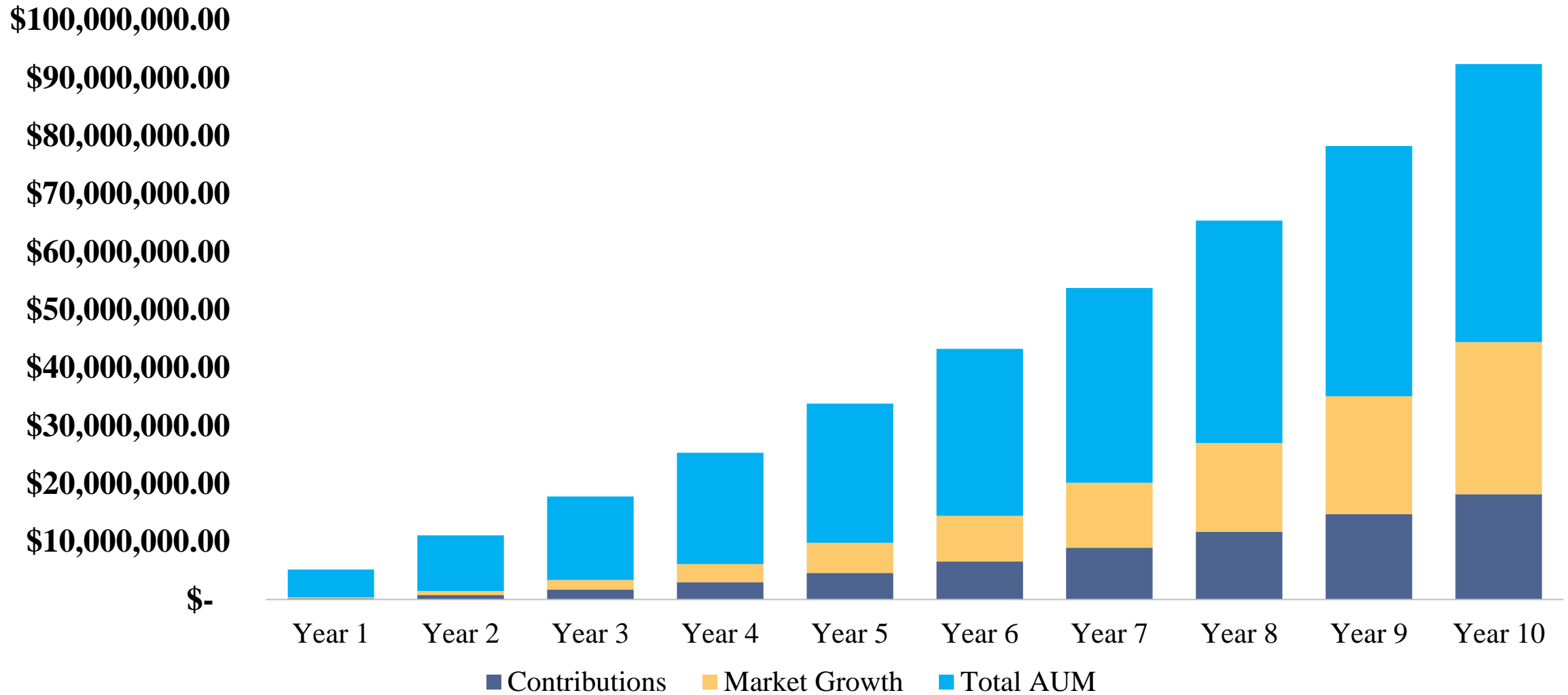


Building a Growing Practice

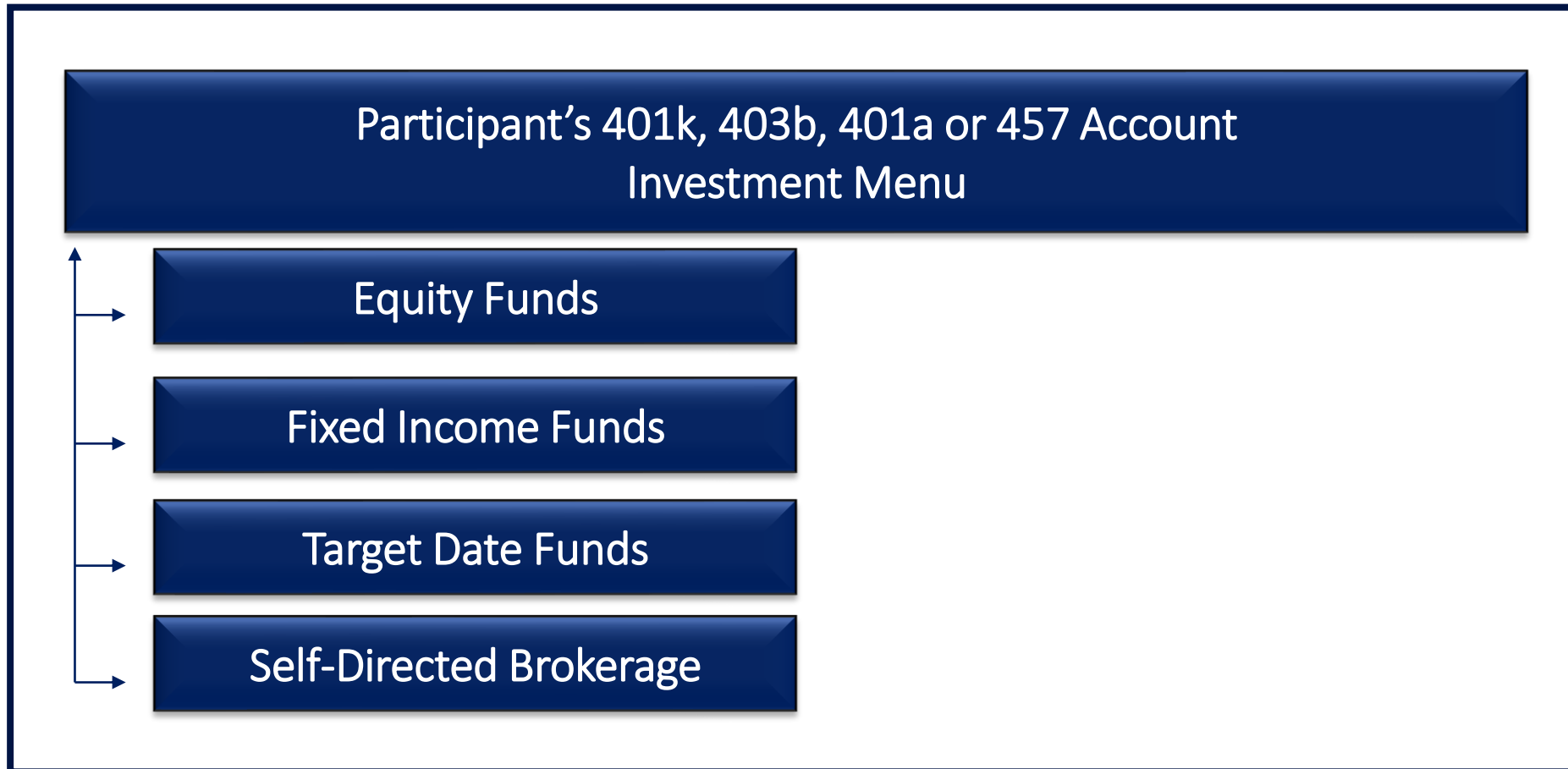
- Compounding AUM
- Contributions instead of a leaky bucket
- Lock in the rollover

AUM Growth

ADVISOR'S AUM GROWTH WITH ACM PATHFINDER



How Does This Work?



Expanded Offering

Self-Directed Brokerage



SDBA offers additional investment choices:

- More mutual funds
- Sometimes ETF's and Equities
- Access to advice and management through their own financial advisor

Step by Step Instructions

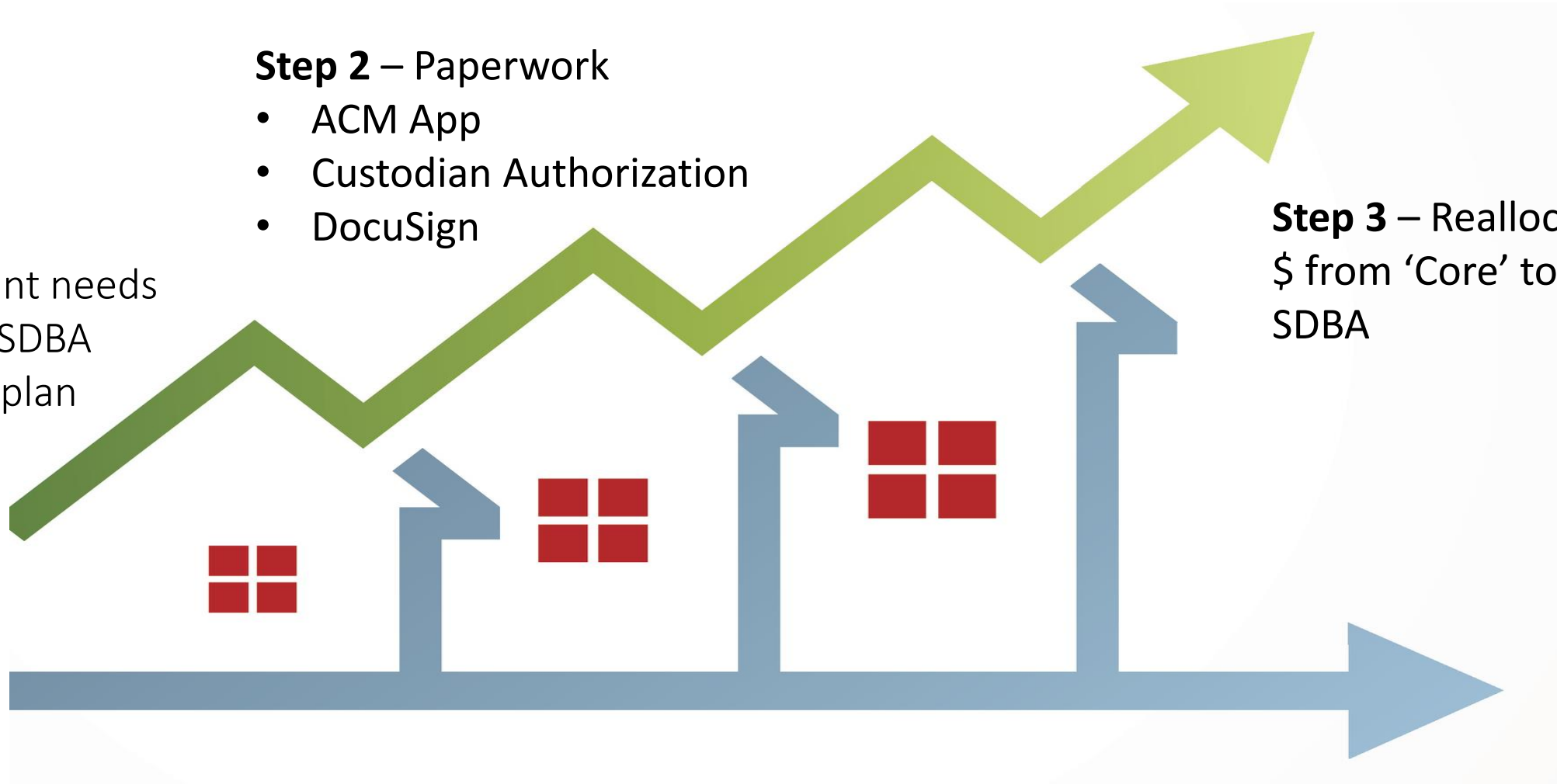
Step 1 –

Participant needs to open SDBA through plan

Step 2 – Paperwork

- ACM App
- Custodian Authorization
- DocuSign

Step 3 – Reallocate \$ from 'Core' to SDBA



Pathfinder Basics

- Four Advisors Capital mutual funds
- Eleven investment models
- Most models, ALL-IN under 2%
- Advisor's fee - .75% paid monthly
 - No 'line item' fee deduction

Takeaways

- Build a pipeline of future rollovers
- Build AUM with appreciating & compounding assets
- Get ahead of the SECURE Act, beat the annuity sales pitch from the 401k company
- Build better multi-generational relationships by managing accounts for children



ADVISORS CAPITAL MANAGEMENT
————— PATHFINDER —————

Thank you!

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