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# RETIREMENT PLANS THAT “CLEARLY” WORK FOR YOU.



Prizant Group

As a former 5th grade teacher, I was amazed how my previous year's students would maintain that "We no nothing about computing no fractions" to their 6th grade math teachers. Ah, how those glorious summer months make us all nincompoops! The same can be true of the countless hours spent talking about 401(k)/403(b) investment options and strategies to the unwilling masses.

Drooping eyes, blank looks, texting fingers, doodling pens, or the general "I would rather have my toenails pulled out, then be sitting here" posture. Alas, and I thought I was a ball of energy, packed with witticisms, and oozing knowledge! As an old friend used to say, "Wrong Oh, Dog Breath." The educational materials, power points, webinars, interactive websites, compounding tools might as well be given to a waste-to-energy project. Every last one of them have been unmitigated failures! The "Great Unwashed" do not have a clue and frankly are not looking to find one!



**What's a plan sponsor to do?**



This might be blasphemy, but has anyone thought about "listening to the customer?" Your employees, through no fault of their own, have the financial education of your average fifth grader. Our educational system does a pathetic job (among other things) of teaching financial basics.

**Here's a thought: Present small packets of useful information about budgeting,**

buying/leasing a vehicle, purchasing a home, getting a mortgage, dealing with college funding, etc. etc. etc. (Sorry for stealing your line King of Siam!)

Whoa Buddy! How about style boxes, rebalancing, Albert Einstein's 9th Wonder of the World: compounding, deferral increases, ad nauseam? Carl Sandburg said, " Sometime they'll give a war and nobody will come." Well, we have been giving presentations and nobody really was there!

Maybe We Should:

- *Automatically Enroll All Eligible Employees*
- *Institute Annual One Percent Deferral Increases*
- *Simplify Choices: Cash, Conservative, Balanced, Growth*
- *Employ Professional Money Managers with Low Cost/Volatile Portfolios<-*

**Sanford Prizant (President) The Prizant Group, Ltd.**  
**[sanford@prizantgroup.com](mailto:sanford@prizantgroup.com)/847-208-7618**  
**[www.prizantgroup.com/@prizantgroup](http://www.prizantgroup.com/@prizantgroup)**

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