



# LJCooper's Total Retirement Plan

The LJCooper Total Retirement Plans offer 401k platform with **complete fee transparency.**

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LJCooper is partnering with Fiduciary Benchmark and Loring Ward to provide state-of-the-art and ERISA compliant plan benchmarking and no hidden fee 401k plans using the academically acclaimed Dimensional Advisor Funds (DFA).

If you can answer “yes” to all of the following questions, you don't need us! Are you...

1. Satisfied with your **401k plan fees**, personnel and investment options?
2. Going to be able to retire **when and how** you desire?
3. Ready for the **pending regulations** that will affect your company's 401k plan?
4. Unconcerned about legislation placing more responsibility on you to know your plan's **investment options and fee structure**?

If you answered “no” to any of these questions, **we can help!** ▶



## LJCooper to cover cost for 401k plan benchmarking service:

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This independent service can provide key information about your plan and specifically meet labor regulations under ERISA and pending changes to section 408(b)(2).

To qualify, your company must meet the following criteria:

1. Fewer than **250 employees**
2. **Under \$10,000,000** in your company retirement plan
3. An HR Director or Owner that wants, **face-to-face, professional help** with your 401k plan
4. The desire to **save money**, reduce stress and focus on growing your business
5. A need to **attract and retain better talent** to your organization
6. Want a well-managed, straight forward retirement plan with **no hidden fees**
7. **Employees worried** about retirement
8. Would like a financial professional to assist in educating your staff and **provide direction** for you and your employees

## Get on the educated path about your 401K Plan by viewing these insightful videos:

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- CBS 60 Minutes, The 401k Fallout April 19th 2009  
(<http://tinyurl.com/The401kFallout>)
  - Bloomberg TV, The Hidden Fees in 401k Plans March 2008  
(<http://tinyurl.com/HiddenFeesIn401ks>)
- For a free DVD of the entire Bloomberg program contact us at:  
[advisor@ljcooper.com](mailto:advisor@ljcooper.com)



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