

A trillion dollar opportunity: Tapping into the tax-exempt retirement market

Retirement assets

\$1.5 trillion
tax exempt¹



nearly **50%** of tax-exempt plans don't have an advisor or consultant²
Increased fiduciary focus has put plans in motion for change.

Advisors can add tangible value.

How to get started



Learn

Connect with resources online. Start by visiting the OneAmerica® Tax Exempt Center of Excellence page at oneamerica.com/taxexempt



Research

Mine websites and 990 filings for opportunities. See below for resources.



Network

Leverage relationships with existing clients on boards and centers of influence (benefit firms, CPA partners).



Meet

Set introductory meetings with prospects. Key questions to ask for an impactful first meeting:

1. Why do you have the plan?
2. What do you want the plan to do?
3. Is it doing what it intended to do?

Do your homework

- ① One great place to start is Guidestar's website. Visit: www.guidestar.org
This website can help you identify non-profit organizations in your area, by county, and their current 990 IRS filing. The 990 filing will show current organization income and expenses, list key executives and board members, executive deferred compensation and current retirement plan contributions and give you a great start on the decision makers to contact.
- ② If the organization's retirement plan is registered as an ERISA plan, the 5500 form showing retirement plan data and other important information can be found on www.efast.dol.gov
Other information available on the 5500 form:
 - Plan sponsor's telephone number
 - Number of active participants
 - Name of the plan's administrator
 - Number of retired participants
- ③ Reach out to us for more information or visit the OneAmerica® Tax Exempt Center of Excellence page at oneamerica.com/taxexempt



Grow

Establish a strong referral network to grow your practice. Leverage the power of LinkedIn along your journey.



Interested in more?

bmgam.com/betterconversations

To expand your knowledge and practice, check out the **Finding opportunities in 403(b) and other tax-exempt plans** episode of the *Better Conversations. Better Outcomes.* Podcast featuring:

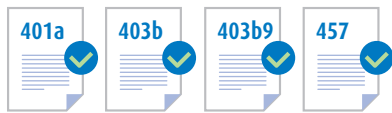


Kevin Kidwell
OneAmerica



Ben Jones
BMO Global Asset Management

Plan type opportunities



The tax-exempt market can represent not only an opportunity to grow your business but also help put an organization in the position to achieve its true mission — that is, the work worth doing.

For more information on how the BMO Funds can enhance a plan’s menu, please reach out to your BMO Global Asset Management representative or contact us using the details to the right.

Better client conversations result in better outcomes.

Helping you engage in better conversations that drive better outcomes is at the very heart of who we are at BMO Global Asset Management.

We seek to enhance your conversations with:

- **Ideas** for your practice or retirement plan success
- **Access** to our experienced investment industry staff
- **Ease** of doing business

Visit the Advisor Resources section on the BMO Global Asset Management Viewpoints website at bmogamviewpoints.com for additional resources and information to help make your next client conversation a better conversation. Sign up for the Better Conversations Newsletter for additional ideas to power your practice and exclusive, behind-the-scenes content at bmogam.com/betterconversations.

To explore more about this opportunity call us at 1-844-BMO-Fund (266-3863)



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- 1-844-BMO-Fund (266-3863)
- dcio.info@bmo.com
- bmogamviewpoints.com
- [bmo-global-asset-management](https://www.linkedin.com/company/bmo-global-asset-management)
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1. LIMRA, Not-for-profit retirement market survey, based on plan reporting from 28 companies, Q4 2015.

2. PSCA, The 2015 403(b) Plan Survey, 2016

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