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Sales Success

Dedicated DB Case Studies

In this series of case studies, Dedicated Defined Benefit Services will show you how a variety of Financial Advisors have used micro Defined Benefit (DB) Plans in their practice. The carefully designed features of [Dedicated DB's plans](#) have enabled the advisor to provide their clients a unique tax strategy and retirement planning solution. In addition, these plans helped the advisor differentiate their practice and gather assets more efficiently while capturing ancillary business and referral sources.

Other DB Case Studies

- **Case Study #1:**
[Craig S. Ciarlelli](#)
Qualified Plan Advisor Partners
with Local CPA's to Tap Micro and
Small Business Market

Qualified Plan Advisor Partners with Local CPA's to Tap Micro and Small Business Market

Financial Advisor Practice Snapshot

Craig S. Ciarlelli, AIFA, ChFC, CLU

CC Coaching and Consulting, Inc.
5595 South Sycamore Street
Littleton Co 80120

Craig Ciarlelli is a Registered Representative offering advisory services and securities through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity.

Started firm in 1978



Craig decided some time ago to specialize in a market segment that others often overlook. His primary focus is on [micro and small employers](#), providing Qualified and non-Qualified Solutions. Most plans have fewer than 25 participants and under \$600k AUM.

Unlike many other advisors, he does not focus on individual wealth management services. His specialization on just the retirement plans has paid off for his firm, as they now have over 100 business plans to manage, and a total \$125 MM AUM.

This places him in the top tier of Elite DC Specialist Advisors (estimated at less than 2,500 who have over 25 Qualified Plans). This single focus is also reflected in his organization. The roles and infrastructure are designed specifically to manage these retirement plan clients and their employees:

- President
- Director of Participant Communication and Education
- Director of Client Services and Marketing
- Director of Operations

Value Proposition

Craig says, "CC Coaching and Consulting can help you get the value you need for you and your

Benefits

employees". CC Coaching and Consulting focuses on three key messages during the sales process:

- Manage fiduciary exposure
- Lower plan expenses
- Develop a personalized employee investment education and communication program resulting in improved retirement outcomes

Professional guidance is provided via a proprietary evaluation method he calls the "Corporate Retirement Plan Solution™" designed to establish or improve a plan. This scalable, proven process helps CC Coaching deliver on their sales promise.

Expanded Marketing Approach

Recently, Craig decided to leverage his reputation as qualified plan expert for micro and small business in the local business community. He focused on the key partners of small local CPA firms (3-5 partners that provide tax services to sole practitioners and micro business) to discuss advantages of qualified plan designs to solve tax issues for certain types of clients for CPAs.

"A critical part of the education process was to be able provide [analytical illustrations](#) from Dedicated DB to show the specific tax and retirement benefits of using Qualified Plan designs under different cash flow scenario's over 3-5 years," said Craig.

In addition he developed education programs for CPA staff. As a result of this relationship, they identified a specific market opportunity:

Small consultants that land a three to five year six figure contract, creating a major increase in their annual income and potential tax liabilities.

Craig said, "[This is a tax-driven sale](#)." He has invested time in educating the CPA and building a role as a trusted advisor. This has really paid off for Craig, as the CPA identifies, qualifies and "sells" the Defined Benefit Plan to the client. A key factor is that CPA remains in control of his clients. Craig is positioned as expert consultant "behind the scenes".

Results to date

New Dedicated DB Plans Sales: Over \$575,000 AUM with 3 start -up plans since 2012

1. DB Only: Started 4/9/2012 Consulting business 3 people AUM \$350K
2. DB+401(k): Started 10/03/2013 Consulting business 1 person AUM \$105K
3. DB+401(k): Started 01/07/2014 Consulting business 1 person AUM \$120K

"DBs provide me another way to expand my business opportunities and demonstrate my

→ For his clients: Who are Consultants

Maximizes retirement savings and minimizes tax impact for short-term multi-year contract by providing DB plan for about five years, with the ability to have flexible funding holidays.

→ For the CPA: Local 3-5 partner firms

Increase client loyalty

Referral business

Builds reputation for providing sound and innovative tax solutions

→ For the Financial Advisor

All new business

Efficient and effective method to gather assets that are larger than typical micro 401(k) plans

CPA refers the potential DB client, and manages the sale, very efficient process as prospects are pre-qualified

Ancillary Qualified and Non Qualified Plan flows as CPA firm provides other referrals

Strategy

1. Developing the technical knowledge to combine Qualified Plan Design and tax strategies to talk to CPAs who are tax experts.
2. Taking the time to develop the trusted "Technical Advisor" relationship with CPAs

Why Dedicated DB?

"Dedicated DB makes the whole complex Defined Benefit Plan design process simple and efficient to explain, to forecast client scenarios and implement easily"

Dedicated DB has off the shelf marketing and [CE programs](#) to develop relationships with CPAs

[Dedicated DB's on line calculator](#) allows Advisors to forecast the impact of various Defined Benefit solutions compared to other types tax solutions quickly

Dedicated DB's [Prototype plan design](#) is specifically for these types

knowledge of Qualified Plan Design in impactful ways to my clients and CPA partners. The market demand for these plans are driven by the baby boomers inability to start saving for the long term and now must maximize their retirement saving during peak earning years."

For tools to market to CPAs [click here](#).

of clients and offers funding flexibility.

Dedicated DB provides an [inside sales support desk and consulting](#) to help Advisors win more Defined Benefit plans.

Call: 1-866-269-2706

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