

## INTERVIEW WITH RLC'S JOHN CARL, ANDY LARSON & JENNY KIFFMEYER

### “WHO YOU GONNA CALL?”

In the 1984 classic “Ghostbusters,” those experiencing paranormal trouble were asked, “Who Ya Gonna Call?” But for the past decade and a half, the answer to that question for many retirement plan advisors has been The Retirement Learning Center. Incorporated in 2003, the RLC was founded by John Carl, a quarter-century veteran of the retirement industry, along with now Director of Retirement Education Andy Larson and Chief Operating Officer Jenny Kiffmeyer, with a mission to serve advisors by providing real answers to real questions.

“Making value-add valuable” is the way Carl describes the support that RLC offers through a growing number of DCIOs, RIAs and broker-dealers. “Advisors are, generally, great at investments,” he notes, “but often they need support on the ERISA aspects of client cases.” Larson adds, “We excel at making complex client matters simple.”

In January 2018, they unveiled a new RLC Direct service that is available to help financial professionals identify retirement sales opportunities and grow revenue. Previously, access to RLC had been limited due to an exclusive client arrangement, which is ongoing, but no longer exclusive.

While expert advisor support remains the foundation of their call center offering for advisors, the RLC has greatly expanded both its reach and the depth of its resources over the years. Both as a result of increasing regulatory complexity, and consolidation in support services, Carl notes that many advisory firms no longer provide that kind of robust support from the home office. Moreover, the rapid expansion of independents and RIAs, which haven’t traditionally offered that kind of support, has created a whole new market.

Additionally, to support wealth management advisors, RLC’s highly credentialed consultant team has access to more than 5,200 plan documents encompassing DB, DC and, in many cases, nonqualified deferred compensation plans. Carl estimates this

database covers approximately 65% of working America’s retirement accounts. This library can be referenced for financial planning purposes on client specific plan-related questions. The database is supplemented by annual Form 5500 information and has constituted a valuable resource for the 21,000 active users of RLC’s service. As part of a three-part consulting model, not only can they dig into the particulars of a rollover transaction or compensation definition, they can provide information that can help an advisor identify a prospect, highlight technical matters that provide an entry point for the outreach, and offer practical ideas on executing an effective strategy. Kiffmeyer explained, “We help advisors navigate and maximize the ‘retirement DNA’ of their plan and wealth management clients.”

These days the scope of RLC Direct’s support includes real-time access to industry experts through the Resource Desk, compliant rollover and plan management strategies, award-winning content, keynote speakers, continuing education opportunities and practice management consulting. As an independent, third-party offering education and support both at the institutional and individual levels, this service shines as a model for those who take their fiduciary responsibility seriously. Though the consulting offering is robust, Kiffmeyer explains that they “don’t talk specific investments at all.” The service is focused exclusively on the ERISA need. “The usage of the service, in terms of volume, is relatively balanced between wealth-management focused advisors who want to understand the options of multiple plans and plan advisors seeking technical guidance, with a slight edge towards the wealth management side,” says Carl.

For the past five years the RLC has also offered a continuing education service through its CE Center (CEC), where its institutional clients can receive CE administrative services and file content



JOHN CARL



ANDY LARSON



JENNY KIFFMEYER

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to obtain CE credits good towards advanced industry designations such as CIMA, CPWA, CFP, CPE, SHRM and state insurance licenses. A new service from CEC allows for elite advisors and industry consultants to become accredited CE instructors of the CEC.

So, for advisors focused on retirement plans and/or wealth management — and the organizations that support them — who you gonna call?

For more information on RLC DIRECT and subscription opportunities, please visit [retirementlc.com](http://retirementlc.com) or call (877) 275-7521.