



As a thought leader in the retirement space, it's **our goal** to provide you with knowledge and information that can help **support your business**. We have many tools available through **RLC Direct** to do just that!

RLC's Rollover Subscription: \$1,000/per advisor

- RLC Direct's rollover subscription is \$1,000/year (per advisor) for unlimited access to our Plan Snapshot database and the associated review of the plan snapshot with a consultant. This service is key in conducting compliant rollovers and increasing client relationships.
- Introductory offer - 6 months for \$500. If you find value and want to continue, your subscription will renew for an additional 6 months and you will be billed the remaining \$500. (All subsequent years will renew for full 12 months at \$1,000. If you do not see value, you may cancel.
- Add on for plan support: If you would like to access to the full suite of RLC's services (including content) with retirement plan support, you can subscribe for \$2,000/year, or 6 months for \$1,000 (please ask us for more details).

What is a Plan Snapshot?

One of the many business building tools available to you through RLC Direct is access to RLC's ever-growing, proprietary library of retirement plans. Our Plan Snapshot library currently contains over 5,700 retirement plans representing companies from across the country. Plan Snapshots provide detailed plan information for 401(k), 403(b), pension, governmental and nonqualified deferred compensation plans for employers across the country, and are a useful tool in your efforts to differentiate and facilitate a thorough retirement income discussion and fair and balanced rollover conversations with clients. RLC's Plan Snapshots will aid you in understanding the "Retirement DNA" of your private clients and are a key component in holistically supporting you through the complexities of pension, 401(k), 403(b), employer stock and non-qualified deferred compensation decisions.

How do Plan Snapshots help me grow my business?

Many individuals who participate in employer-sponsored retirement plans do not fully understand how they work. They do not understand how to maximize their savings potential using them and they do not understand the options available for distribution when they reach a distribution event (e.g., meeting an in-service distribution).

Plan Snapshots arm you with important information (e.g., contributions, distributions, vesting, etc.) about the retirement plans your private clients participate in. Unlike other providers who claim to offer similar services, RLC's Plan Snapshots contain information taken directly from the official plan documents. To supplement this information, we offer an in-depth consultation with one of our Senior ERISA Consultants to help you fully understand the intricacies of the retirement plans your clients participate in – we coach you on how to explore the unique retirement DNA of each participant/prospect client.



This extensive knowledge positions you as the go-to professional for the employees of that company by

- Identifying available plan options and choices
- Assisting clients in making more informed and effective decisions
- Demonstrating a planning approach to the distribution of assets from qualified plans

Use Plan Snapshots to help gain knowledge and build relationships that can lead to gathering net new assets.

Retirement Learning Center, LLC Brainerd, MN 56401	
American Airlines, Inc. 401(k) Plan for Pilots Snapshot #022 A Defined Contribution 401(k) Plan Current Date: 3/19/2019	
Plan Year-End: Calendar Year	Distributions and Benefits
Plan History: Balances from the pilots in the American Airlines, Inc. 401(k) Plan, and the Future Care 401(k) Plan and the US Airways, Inc. 401(k) Savings Plan for Pilots were transferred into this plan. Effective 12/30/15 US Airways and American Airlines merged with American Airlines as the surviving corporation.	Distribution Events
Distributions and Benefits	Can an individual take a distribution at disability? - Yes
Distribution Events	Can an individual take a plan loan? - Yes
Can an individual take an in-service distribution of after-tax contributions? - Anytime	Form of Distribution
Can an individual take an in-service distribution of rollover contributions? - Anytime	Is a single lump sum available? - Participant - Spouse beneficiary - Nonspouse beneficiary
Can an individual take an in-service distribution of pre-tax elective deferrals? - Age 59.5	Is a partial lump sum available? - Participant - Spouse beneficiary - Nonspouse beneficiary
Can an individual take an in-service distribution of Roth elective deferrals? - Age 59.5	Are installment payments available? - Participant - Spouse beneficiary - Nonspouse beneficiary
Can an individual do in-plan conversions?	Is an annuity available? - Participant - Spouse beneficiary - Nonspouse beneficiary
Can an individual take a hardship distribution?	• For protected contributions transferred from the American Airlines, Inc. 401(k) Plan and the US Airways, Inc. 401(k) Savings Plan for Pilots.
Can an individual take a distribution at severance from employment? - Yes	Distribution Request Process
	How does the individual request a distribution? - By using the following phone number or website: • Contacting Fidelity at 800-354-3412 or online at www.fidelity.com/AA
	Eligibility and Contributions
<small>© Retirement Learning Center, LLC www.retirementlc.com The information in this material has been drawn from sources believed to be reliable. Every effort has been made to ensure the accuracy of the materials; however, the accuracy of this information is not guaranteed. Plan documents for employer-sponsored retirement plans are often amended to incorporate required or discretionary provision changes. This Plan Snapshot is provided with the understanding that the publisher is not providing tax or legal advice. All rights reserved. This material may not be reproduced in whole or in part in any form or by any means without permission from the publisher. Page 1 of 4</small>	

To learn more about RLC's Rollover Subscription offer and access RLC's Plan Snapshot library, please [click here](#) and you will be contacted by a member of the RLC team.