

The 401(k) Prospecting Playbook

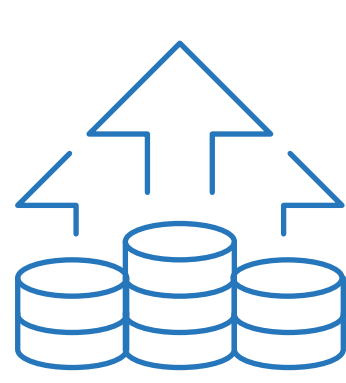
Win more retirement plans—without chasing cold leads

Protect your top relationships, uncover recurring revenue opportunities, and become the go-to advisor business owners now and in the future.

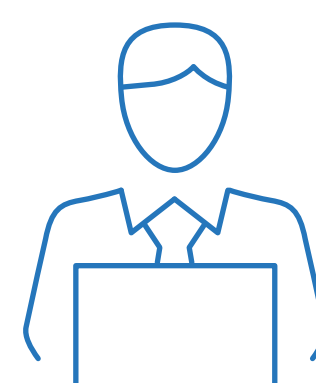
Why retirement—and why now?



Retirement plans create long-term, sticky revenue and open the door to high-earning business owners and employees.



At the same time, state mandates are accelerating demand—making retirement planning a growing expectation for businesses of every size.



If you're not proactively strengthening relationships with your best clients, another advisor will.

3 fast ways to win more plans



1. Start with relationships you already have

Your next retirement plan client may already be in your network. Look for business owners, near-retirees with rollover needs, CPAs, TPAs, nonprofit boards, or even familiar contacts—like your dentist of 10 years and other personal relationships.

2. Narrow your focus

The more relevant your positioning feels, the easier conversations become. Prioritize industries you already understand, local businesses that give you the advantage, larger plans with limited participant support, or those with outdated providers and high fees.



3. Lead with immediate value

Simple positioning opens doors. Try this value statement and tweak it to fit your advisor brand: "I work with local businesses in the area to review their current 401(k) plan to make sure they're not being overcharged or underserved." Then lower resistance: "I'll benchmark your plan—no obligation to hire me."



10 questions that turn outreach into meetings

1

Who oversees the plan day to day?
(Find the decision-maker.)

6

What's working well today?
(Build rapport.)

2

What provider are you using today?
(Identify the recordkeeper.)

7

What's not working well?
(Surface pain points.)

3

How long have you been with them?
(Spot benchmarking opportunities.)

8

If you could improve one thing, what would it be? (Define the win.)

4

Do you work with a local advisor?
(Reveal service gaps.)

9

Has the plan been benchmarked recently? (Open the review conversation.)

5

How often are employee meetings held? (Identify education gaps.)

10

If we could improve service and lower costs, would you be open to a second opinion? (Close the meeting.)

Turn your next conversation into opportunity

Differentiate your prospecting conversations with the PCS Retirement Plan Diagnostic—a faster, more advisor-friendly way to uncover plan risks, benchmark opportunities, and deliver more confident guidance to sponsors.

[Explore your complimentary diagnostic](#)

Book a prospecting strategy session with your PCS representative

