

America's Best 401k Kicks Off Partnership with Creative Planning

Two Leading Firms Align to Deliver Transparent, High-Quality 401(k) Plans & Wealth Management Services

LEAWOOD, Kan. — May 18, 2016 — America's Best 401k today announced a new partnership with Creative Planning. The two firms are aligning their businesses to collectively address clients' needs for their respective offerings: innovative 401(k) solutions for small and midsize businesses, and industry-leading independent wealth management services. Creative Planning is ranked CNBC's #1 wealth management firm in America, and its President and Chief Investment Officer Peter Mallouk has been named Barron's #1 Independent Financial Advisor for three consecutive years.

"When we work with businesses to set up transparent 401(k) plans that cut down on egregious fees eating away at their employees' savings, many of the people we talk to want to apply a similar approach in their personal portfolios," said **Tom Zgainer, CEO and founder, America's Best 401k**.

"Partnering with Creative Planning allows us to fully support clients by seamlessly connecting them with one of the top independent wealth management firms in the nation."

The alliance between America's Best 401k and Creative Planning will accomplish the following:

- Bring Creative Planning's top-ranked fiduciary investment services to existing America's Best 401k clients
- Provide America's Best 401k clients with access to Creative Planning's high-touch approach and on-site education resources where applicable
- Offer clients of America's Best 401k access to personal wealth management services from a leading, nationally recognized RIA
- Introduce America's Best 401k's technology-driven business model to a broader audience

"Tom and the America's Best 401k team share our deeply held commitment to putting the best interests of the client first," said **Peter Mallouk, President and Chief Investment Officer, Creative Planning**. "At Creative Planning, we focus on bringing high-quality, transparent financial planning and personal investing advice to our clients. America's Best 401k performs a similar role in the critically important 401(k) space, and working together will enable us to meet a broader spectrum of needs for clients of both firms."

Creative Planning has taken a small ownership stake in America's Best 401k and assumed the role of 3(38) investment manager for the firm's clients. Clients of America's Best 401k will not experience any change to their existing fee schedule.

"Saving and investing for retirement is vital to the stability of American families, yet many providers in the industry exploit retirement plans for their own profit," said **Zgainer**. "The Department of Labor's recent rule regarding financial advisors retirement plans, although well-intentioned, does not resolve the conflicts of interest that still persist in the industry. Investors need to understand what's under the hood of their retirement plans and advocate for themselves accordingly."

America's Best 401k also recently partnered with Heartland Payment Systems to provide payroll, payment processing and lending solutions for its small and midsize business clients, as well as to integrate America's Best 401k solutions to Heartland's suite of payroll services.

For media inquiries, please contact Terri Kayden, JConnelly, at 973-850-7310 or tkayden@jconnelly.com.

About America's Best 401k

America's Best 401k is one the most disruptive solutions in the retirement planning space. We remember what most plan providers have seemingly forgotten: that the money in 401(k), 403(b) and defined benefits plans is the possession of real people—people with families—who deserve to experience the benefits of the money they have had the discipline to sock away. America's Best 401k offers plan sponsors and participants freedom from expensive 401k plans and underperforming investment options. For more information, visit americasbest401k.com.

About Creative Planning

Creative Planning is a nationally recognized leader in the wealth management community focused on providing clients with customized investment plans and comprehensive wealth management services. For over 30 years, the Creative Planning team has been working with individuals and institutions to customize and manage portfolios designed to optimize the probability of success. Peter Mallouk, the President and Chief Investment Officer of Creative Planning, has been named the #1 Independent Financial Advisor in America three years in a row by Barron's and Creative Planning was also named #1 U.S. Wealth Management Firm by CNBC. Creative Planning has more than \$18 billion in assets under management with advisors in all 50 states. For more information, visit www.CreativePlanning.net.

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