

# PBP

PENSION & BENEFIT POWER

## Pension & Benefit Power

provides direct access to America's **most successful small business owners** and top management who are **directly responsible** for the **purchase of benefits** for their company, themselves, and their employees. A common way the Small Business Administration defines a small business is by the number of people they employ, 500 or less. Our publication reaches the top tier of that market, **100–500 employees**.

**One hundred percent** of our readership's companies sponsor 401(k) plans. See the market overview chart for the degree of penetration of other benefit plans. This audience has been previously difficult—if not impossible—to reach through other media. No other media concentrates its content on employee benefits and its circulation to the small business sector. We take

## Solutions Empowering Small Business Plan Sponsors

a provider's message directly to companies that buy benefits. *Pension & Benefit Power* reaches this lucrative market with concise, hard-hitting, plain-talking pension, benefit, and investment content that is composed to be understood by our readers.

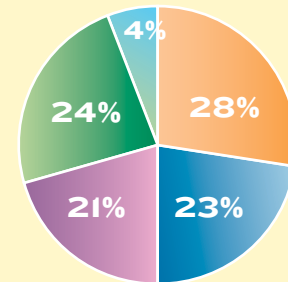
**PBP** offers a controlled and qualified circulation, mailing each issue to the entire market segment of plan sponsors—businesses with 401(k) plans, some with additional retirement plans. Various studies confirm that roughly **10 percent** of these businesses are looking to **change providers** at any given time. According to the 2004 Employee Benefit Research Institute/Investment Company Institute database, the average asset size of 401(k) plans in this market segment ranges between \$4,000,000–\$20,000,000. Ninety-four percent sponsor health care plans in all of their varieties.

### ▶ SMALL BUSINESS PLAN SPONSOR AT A GLANCE

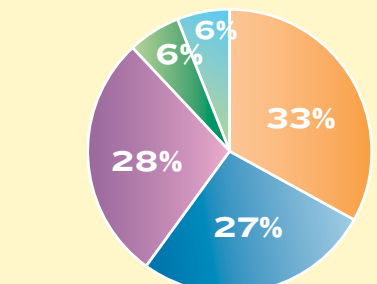
- ▶ Employer-provided benefits account for **27%** of total compensation costs<sup>1</sup>
- ▶ Increasing percentage for rapidly rising health care costs
- ▶ **70%** provide plan trusteeship in-house<sup>2</sup>
- ▶ **85%** perform plan enrollment in-house<sup>2</sup>
- ▶ Owner, CEO or CFO make plan provider selection and evaluation most of time<sup>3</sup>
- ▶ More than **75%** evaluate providers at least annually<sup>3</sup>
- ▶ Switched full service defined contribution provider within the past 12 months<sup>3</sup>
  - ▶ **11%** 401(k)   ▶ **10%** All other
- ▶ **4%** switched investment manager within past 12 months<sup>3</sup>
- ▶ **7%** switched record keeper within past 12 months<sup>3</sup>
- ▶ **42%** added one or more 401(k) investment options within past 12 months<sup>3</sup>
- ▶ **94%** of retirement plan sponsors also offer health benefits<sup>4</sup>
- ▶ **34%** switched to new health plans within the last year<sup>4</sup>

Source: 1) Bureau of Labor Statistics  
 2) Institute of Management and Administration  
 3) Spectrum Research Group, Manulife Financial  
 4) EBRI/CHEC/BCBSA 2000 Small Employer Health Benefits Survey

#### Record Keeper Service Vendors<sup>4</sup>



#### Investment Manager Service Vendors<sup>4</sup>

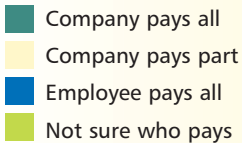
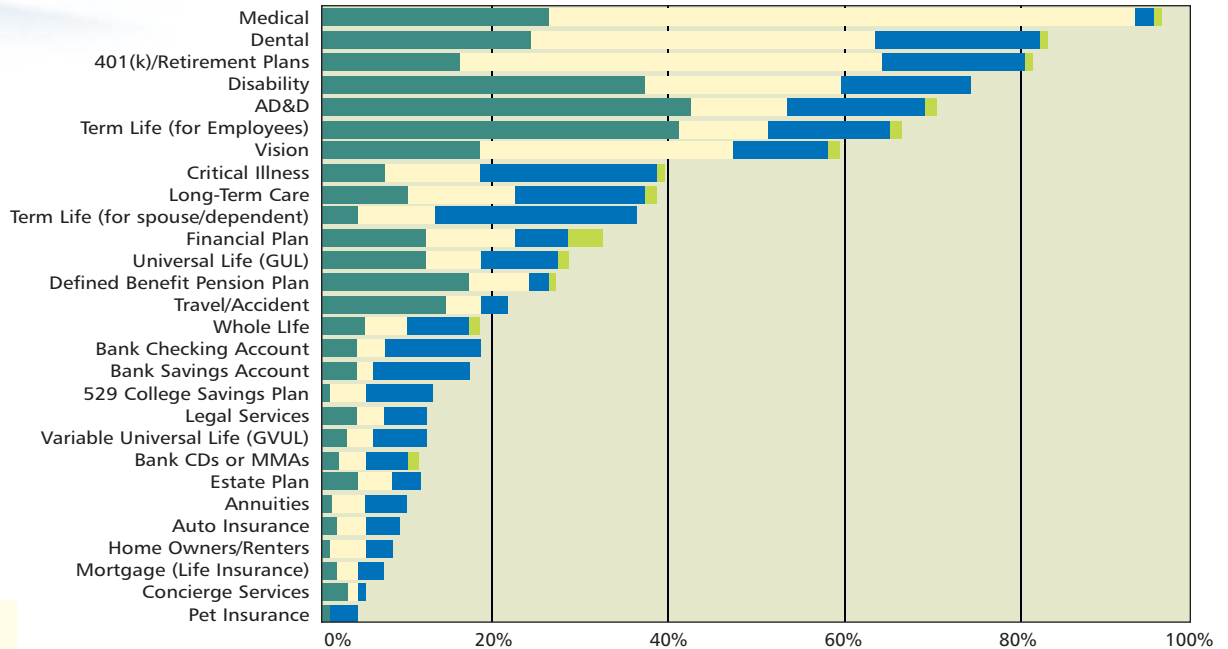


- ▶ Banks
- ▶ Insurance Companies
- ▶ Mutual Funds
- ▶ Third Party Administrators
- ▶ Other

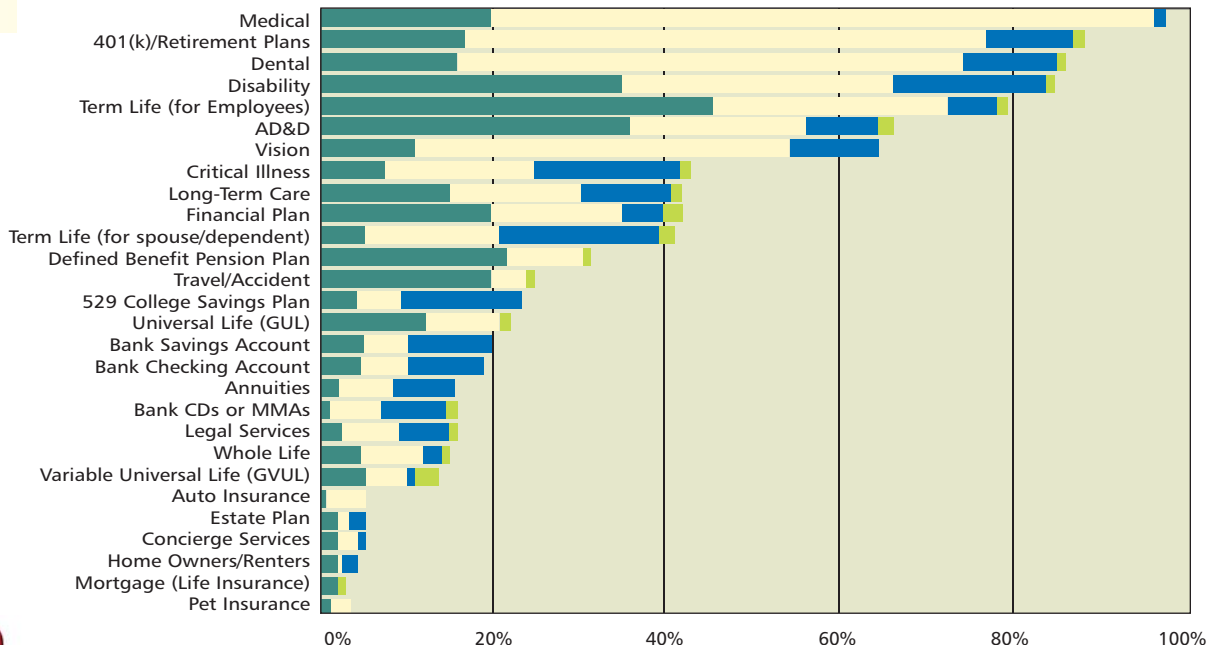
# Employee Benefits Penetration by company size

## 50-199 employees

**Percent of  
Employers  
Offering  
Each  
Benefit**



## 200-499 employees



Source: MetLife Employee Benefits Benchmarking Report, 2005 MetLife, Inc.



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