

FOR IMMEDIATE RELEASE
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PHD. RETIREMENT CONSULTING OFFERING DAVE RAMSEY'S SMARTDOLLAR TO RETIREMENT PLAN PARTICIPANTS

NASHVILLE, Tenn. — PHD. Retirement Consulting is now providing Dave Ramsey's SmartDollar to its retirement plan participants. SmartDollar is the premier curriculum for teaching financial literacy in a corporate setting.

Ramsey developed SmartDollar to teach employees and 401(k) participants sound financial principles, like saving, spending wisely, and eliminating debt, so they can avoid financial difficulties and become retirement ready.

"Our focus is on designing healthy retirement plans that produce healthy outcomes and we're convinced that SmartDollar gives us the best opportunity for having healthy plan participants within these plans," said Troy Redstone of PHD. Retirement Consulting. "Financial education is so much bigger than just retirement education and engaging the tools from Dave Ramsey helps us expand the conversation beyond 401(k) plans to true *Financial Wellness*."

Brian Hamilton, Vice President of Financial Wellness for Ramsey Solutions, said, "With 70% of Americans living paycheck to paycheck, it's no wonder most employees aren't on track for retirement. Through SmartDollar, retirement readiness will be attainable for thousands of employees and their families as they walk through a proven plan that teaches them how to change bad habits, get control of their money, and start investing for the future."

For more information on SmartDollar, go to www.SmartDollar.com.

About PHD. Retirement Consulting

PHD. Retirement Consulting is a Fee-only Registered Investment Advisor focused on helping employees retire better and helping employers sleep better. They combine the behavioral expertise of a plan design architect, the investment expertise of a team focused exclusively on retirement plans, and the fiduciary expertise of independent ERISA counsel to build healthy plans. The firm was founded by Troy Redstone AIF® CBFA® CFEI® who is a member of the Retirement Advisor Council as one of the 75 leaders in the retirement plan industry. PHD. Retirement Consulting is headquartered in Kansas City with a network of partners in Nebraska, Iowa, Oklahoma, Arkansas, Tennessee, Louisiana, Texas, Colorado, Arizona and California. Visit PHD. at planhealthdesign.com

About SmartDollar

Created by financial expert Dave Ramsey, SmartDollar is a financial wellness tool that educates, inspires, and empowers employees to proactively take control of their money and get on track for retirement. The mission of SmartDollar is to help participants change their behavior towards money and in turn, use their largest wealth-building tool, their income, to save and invest instead of paying consumer debt. Smart Dollar is offered as both an online and mobile-friendly program and is available to companies and plan advisors.

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