



QUALIFIED PLAN STRATEGIES FOR THE BUSINESS COMMUNITY



SERVING INVESTMENT PROFESSIONALS AND THEIR CLIENTS

We Coordinate for Our Clients:

- Plan establishment
- Plan termination
- Plan conversion
- Plan analysis, design and redesign
- Provider search and analysis
- Administrative problem solving
- Integrating defined-benefit and defined-contribution services
- Mergers, acquisitions, roll-ups of corporate pension plans, divestitures, spin-offs, joint venture pension work
- Participant communications
- Plan documents
- Plan recordkeeping and administration



A Business-Plan Profile of Our Clients Includes:

- Profit sharing
- 401(k) profit sharing
- Money-purchase pension
- Stock bonus
- Cash balance
- Defined-benefit plans
- SEPs
- SIMPLE IRAs
- Cross-tested plans
- Target benefit plans





Sample of Problems Solved:

- Plan participation
- Participant education
- Compliance and legislative changes
- Technical support
- Administrative issues





Your Investment Professional Facilitates:

- Professional investment advisory consultation
- Customized investment recommendations
- A wide range of investment opportunities
- Research tools to help define appropriate investment vehicles
- Creation and monitoring of investment policy statements
- Constant due diligence through quantitative and qualitative investment analysis and recommendations
- Advisory and non-advisory relationships
- Selection of marketing and educational tools, including:
 - Enrollment kits
 - Investment brochures
 - Newsletters
 - Online retirement planning services
- Investment Professional service agreement



Questions We Often Ask Employers

1. Do you have a plan preference? If so, what type?
2. Is flexibility in determining annual contributions important?
3. What level of contribution is the company prepared to make? _____% of payroll or range of \$_____ to \$_____
4. Are daily valuation and voice/web capabilities desirable?
5. What are the company's objectives with respect to their plan (rate from 1 to 6, with 1 being the most important and 6 being the least important)
 - Tax deduction for company
 - Benefits to key employees
 - Attract and retain employees
 - Build retirement for owners
 - Allow employee pre-tax savings
 - Build retirement for employees
6. When does the company intend to adopt/create the plan?
7. When does the company intend to make contributions?



8. _____ Total employees
_____ Eligible employees
_____ Expected participants
9. What are the company objectives concerning our potential services and the plan?
10. Please provide the plan asset valuation and summary plan description.
11. If plan expenses are a concern, please provide current information (for example: service agreements).
12. Please describe the decision-making process and applicable parameters.
13. Please tell us about any administrative concerns:
 - Administrative problems
 - Unresponsive provider
 - Loan problems
 - Incorrect or inaccurate reports, participant balances
 - Late reports
14. Please tell us about any compliance issues:
 - Discrimination test problems
 - 415 limits
 - Top-heavy limits
 - 404(c) deductibility limitations
 - Trustee(s)

Our firm is not a legal or tax advisor. Be sure to consult with your own tax and legal advisors before taking any action that may have tax consequences.

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