



Employer Connect | Aligning Plan Design with Your Goals

MAKING IT ACTIONABLE

Most of us live in homes that were not custom-designed for us. We adapt to them rather than expect them to be optimized for our needs and preferences.

Most retirement plans are sold the same way. Companies buy something off the shelf that was intended for a generic audience, but not necessarily ideally suited for them. The irony is that, while these plans are sold as cost-efficient, they often wind up costing their buyers a great deal in the long run because of lost tax or retirement savings since they're not optimized to that employer's particular situation.

We prefer to take a very different approach. We focus on aligning your retirement plan design to your specific situation. That means we listen to, and assess, what your true goals are and then present a range of ideas that can best deliver upon those needs.

Plan designs can vary in important ways. For example, depending on the plan:

- Contributions can be discretionary or mandatory.
- They can favor older employees over younger ones.
- They can accumulate a balance like a 401(k) or a promised benefit as in Defined Benefit plan.
- They can have modest limits on contributions or can go up to multiple six figures in Defined Benefit and Cash Balance plans.

ACTIONS TO TAKE NOW

Our focus is to align your retirement plan design with your personal and business goals. Unless your sole focus is finding the least expensive way to offer any sort of "retirement benefit" to your employees, we encourage you to spend time talking with us to fully understand and appreciate the various choices you have when designing and selecting a retirement plan.

If you choose to collaborate with our expert team, we will:

- 1 Help you identify your tax and savings goals.



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- 2 Present a range of plan design ideas that can best deliver what you need.
- 3 Design a custom plan that aligns with your goals and supports your business, your staff, and you.
- 4 In doing so, we will ensure your plan works for you over the long run.

If you choose the generic path over the custom approach, you run the risk of failing to achieve your goals and finding you've been paying for a plan that isn't working well for you. Let's work together to make sure you get what you need and expect out of your retirement plan.