



Pensions Are Our Passion...

And Our Pride.

Are You *Hunting* for the Right Retirement Plan?

401(k) ■ Defined Benefit ■ Cash Balance ■ Discretionary Defined Contribution

Pension Law is a jungle of complexity.

Solution: Hire a professional, knowledgeable, experienced guide to lead you through the pension jungle to maximize the benefits of owners and key employees while controlling staff expenses.

Synergistic Modular Planning™ Elements:

Company Curriculum Vitae: History, products, growth objectives and culture.

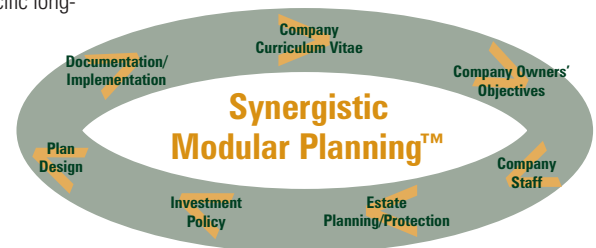
Company Owners' Objectives: NEW PLAN—Large contribution/allocation for owners. Reward specific long-term employees. Control staff expense. Reduce tax burden.
EXISTING PLAN—Update Plan to provide larger allocations to owners. Design Plan to provide for different allocation amounts for each owner/key executive and key staff.

Company Staff: Are there key or long-term staff the company wants to reward? Turn over—Low/High—Reason—Will Plan provide more stability?

Estate Planning/Protection: Incorporate estate protection & planning into Plan design.

Plan Design: Incorporate all of the above in an understandable and smoothly functioning qualified Plan.

Documentation/Implementation: Create all related Plan documents. Prepare communications material for staff meetings. Initiate enrollment or commencement meetings.



Raymond (Ray) West Liden, QPA, APA

Qualified Pension Administrator

American Society of Pension Professionals & Actuaries

Accredited Pension Administrator

(from National Institute of Pension Administrators)



Liden, Nestle, Soled & Associates, Inc.

The Pension Plan Professionals™

Case Studies

EXAMPLE 1:

- SITUATION:** A CPA called about his client who was about to forego a contribution to his S.E.P. Plan. *The problem:* Far too many dollars going to the staff—approximately \$30,000 in staff expense.
- OBJECTIVE:** Reduce staff expense while maximizing owner's contribution level.
- ACTION PLAN:** Implement a 401(k) Plan.
- RESULTS:** Owner receives \$51,000 contribution. Staff expense went from \$30,000 to \$7,576.



EXAMPLE 2:

- SITUATION:** One of my Certified Financial Planners emailed about a client. Over the past two years, the client had been contributing \$45,000 each for a husband and wife team. The staff expense was a reasonable \$15,400.
- OBJECTIVE:** Client needed significantly enhanced retirement plan contributions. Doubling the contributions would be the optimum goal.
- ACTION PLAN:** Create a combination of plans: Cash Balance Plan and 401(k) Plan.
- RESULTS:** Owner's contributions were increased to \$186,500. Staff expense increased by \$1,100 to \$16,500.



EXAMPLE 3:

- SITUATION:** Small professional corporation: 7 principals, 35 staff/participants.
- PRESENT PLAN:** Discretionary Defined Contribution with (a)(4) allocation: Principals—\$280,000 total or \$40,000 each; Staff—\$64,000.
- OBJECTIVE:** Enhance owner contributions.
- ACTION PLAN:** Introduce Cash Balance Plan plus 401(k).
- MONETARY BENEFITS:** Principals: Contributions totaled \$875,000, averaged \$110,000 each. Staff cost: Increased by \$13,500 to \$77,500.



Rewards of Good Planning:

We're Pension Professionals:

- Certified & accredited professionals, consultants & administrators
 - Qualified Pension Administrators (QPA)
 - Accredited Pension Administrators (APA)
 - Certified Employee Benefit Specialists (CEBS)



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