

Retirement Planning and Administration for Businesses

How does a retirement plan benefit an employer?

Qualified retirement planning has guided many successful businesses along the path to significant tax savings and increased financial benefits for their employees. As a business owner, you can design a retirement plan that favors yourself; and as a participant, your contributions accumulate on a tax-deferred basis.

A solid retirement plan also adds value to your business and helps to recruit and retain quality employees.

What are the benefits to my employees?

A retirement plan provides your employees and their families' security for their future. Benefits are not taxable to employees as current income and accumulate on a tax-deferred basis. Retirement dollars are taxable only after they are paid out, normally at retirement. In addition, qualified plan assets usually are protected from the claims of bankruptcy creditors.

What kinds of retirement plans are there?

There are various types of plans that can be customized to meet both your needs and your company's needs.

- **Defined Benefit Plans**
- **Profit Sharing Plans**
 - Traditional Profit Sharing Plan
 - Age-Weighted Profit Sharing Plan
 - Cross-Tested Profit Sharing Plan
 - 401(k) Plan

How can KB Pension Services, Inc. help?

Our broad array of services includes the following:

- Plan design, preparation of plan documents and on-going compliance review
- Preparation of government reports
- Government compliance testing
- Determination of eligibility
- Recordkeeping and participant reporting
- Contribution calculations and processing
- Employee meetings

Our qualified retirement planning specialists are experts in plan design and administration. We customize your plan to your particular needs. We will help you decide which type of retirement plan is right for you. For more information or to discuss your business, please contact us at (941) 953-7452.

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