

401(k) FOR SMALL BUSINESSES

BY INDEPENDENT INVESTMENT ADVISORS

	HOW MUCH CAN I PUT AWAY?		HOW MUCH WILL IT COST ME?	
TRADITIONAL IRA	\$	\$5,500 (\$6,500 IF AGE 50 OR OVER)	\$	NO EMPLOYEE COST, MINIMAL ADMIN COST.
ROTH IRA	\$	\$5,500 (\$6,500 IF AGE 50 OR OVER)	\$	NO EMPLOYEE COST, MINIMAL ADMIN COST.
SIMPLE IRA	\$\$	\$12,500 (\$15,500 IF AGE 50 OR OVER)	\$\$	3% MATCH TO EMPLOYEES, MINIMAL ADMIN COST.
SAFE HARBOR 401(K)	\$\$\$	\$18,000 (\$24,000 IF AGE 50 OR OVER)	\$\$\$	3% CONTRIBUTION OR 4% EMPLOYEE MATCH, MODERATE ADMIN COST.
SEP IRA	\$\$\$	\$54,000 (AS 20% - 25% OF COMPENSATION)	\$\$\$\$	EQUAL % TO EMPLOYEES, MINIMAL ADMIN COST.
SAFE HARBOR 401(K) W/ PROFIT SHARING	\$\$\$	\$54,000 (\$60,000 IF AGE 50 OR OVER)	\$\$\$	MINIMUM OF 5% CONTRIBUTION TO EMPLOYEES, MODERATE ADMIN COST.
DEFINED BENEFIT PENSION PLAN	\$\$\$\$	\$100,000 + (MANY VARIABLES)	\$\$\$\$	AS HIGH AS 8% CONTRIBUTION TO EMPLOYEES, HIGHEST ADMIN COST.



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WHY WORK WITH SMB?

US



Fiduciary Standard – As fiduciaries our legal (and moral) responsibility is to choose investments in the client's best interest over the benefit to the advisor.

Independent – As a fee-based firm our investment decisions are independent of industry perks resulting in conflict-free advice.

Fee Transparency – In our first consultation we explain how we are compensated through fees, not commissions, how that contrasts with other industry compensation models and how those models affect clients.

Relational – We value lasting relationships with clients and retain them by staying in touch, returning phone calls and explaining investments at a level that matches client interest.

THEM



Suitability Standard – This standard is a step below the Fiduciary standard and only requires that investments recommended are suitable for the client but are not necessarily in their best interest.

Dependent – Compensation may determine behavior. When advisors' compensation is dependent on commission-generation, advice may be subject to a conflict of interest

Hidden Fees – Some investments have multiple layers of fees buried in lengthy documents that can create complications in determining the overall fee.

Sales Mindset – Building trust is impossible if the sole reason for client contact is making additional sales.