

NRCA RETIREMENT PROGRAM



NRCA



WHY SHOULD YOU HAVE A QUALIFIED RETIREMENT PLAN?

Establishing a qualified retirement plan is a simple, effective way to prepare for your and your employees' futures. For business owners trying to meet their own retirement needs and those of their employees, having a business retirement plan in place has a meaningful effect on their sense of security and retirement preparedness. The benefits of qualified retirement plans include:

- Current tax savings for your business:
Employer contributions generally are tax-deductible.
Contributions are not included in determining employer tax deduction limits for 401(k) plans.
- Savings to help build personal wealth:
Contributions made by employees and/or employers and any earnings have the potential to grow tax-deferred until withdrawn. (Taxes are due upon withdrawal. Withdrawals made before a participant reaches age 59 ½ also may be subject to 10 percent additional federal tax.)
- Employee recruitment and retention so you can attract and retain valued employees

In addition, participants generally can roll over account balances to another qualified plan or IRA upon separation of service (subject to plan rules).

WHAT IF MY COMPANY ALREADY HAS A PLAN IN PLACE?

As an NRCA member, you are entitled to a complimentary evaluation of your current retirement plan. An NRCA representative will be happy to review your plan, assets and investment policy statement.

After your information is received and analyzed, you will receive your evaluation comparing your current program and the NRCA Retirement Program so you can make an informed decision.

If you decide to adopt an NRCA-sponsored program, NRCA will work directly with you to set up your retirement program. NRCA has helped many members convert their existing retirement plans to an NRCA-sponsored program.



WHY THE NRCA RETIREMENT PROGRAM?

NRCA's Retirement Program offers flexible and competitive solutions. Your company is given maximum flexibility to create your own profit-sharing or money purchase plan, 401(k), SEP and/or SIMPLE program based on your company's specific needs and objectives. The NRCA Retirement Program also offers bundled and unbundled solutions that save you money through competitive administrative and investment expenses.

You benefit from a full range of investment choices: Many types of investments and open architecture fund menus are available. You will be able to structure your plan's investment options to meet your company's needs and manage investment risk through proper diversification.

NRCA's program offers sophisticated asset allocation strategies. Modeling tools based on extensive information identify the combination of stocks, bonds and cash that works best for your situation with the goal of producing the highest return for a specific level of risk.



Through NRCA's program, you have access to top financial advisers who take pride in helping you achieve success. NRCA brings you the experience and forethought needed in today's dynamic investment markets coupled with a focus on your plan and your employees' needs. In addition to staying on top of the latest industry trends and legislative changes, NRCA can help you develop an information and communication strategy for your employees. NRCA's advisers are committed to maximizing your retirement plan benefits while working with third-party administrators, or TPAs.

NRCA sponsors and supervises your program through its Retirement Program Committee, which consists of NRCA board members who oversee the management of the program and meet regularly to discuss the program's progress. NRCA selects the investment of plan assets, acts as a liaison between each adopting NRCA member firm and providers, approves changes to the program, and reviews pricing and quantitative program metrics.

Finally, The NRCA Retirement Program provides ongoing communication and seminars for your employees. You receive monthly or quarterly statements (depending on the type of program) detailing your account summary information.

WHAT PLANS ARE OFFERED THROUGH THE NRCA RETIREMENT PROGRAM?

The NRCA Retirement Program can accommodate a variety of retirement plans to meet your needs and the needs of your business. Working with your CPA and other professional advisers, we will help you determine which plan and platform is appropriate for your company. Regardless of which program you choose, you benefit from the investment consulting and relationship management services we provide:

Traditional 401(k), profit sharing or money purchase:

RCMA Investment Only is a brokerage account that helps you buy, sell and manage a wide selection of investments for your retirement plan. It offers numerous features, including enhanced investment flexibility, daily money account sweeps and comprehensive monthly statements. Because the RCMA account is an investment-only account, record keeping, administrative duties, tax reporting and trustee arrangements are handled by your TPA.

Group annuity Daily Valuation 401(k) programs are available through John Hancock, Transamerica and Principal Financial Group, which have been selected to participate in NRCA's Advisor Alliance Platform for their expertise in providing retirement plan services and the ability to work with local TPAs. Each program provides record keeping and trust services, robust sponsor and participant support services, and communication programs. This platform is best-suited to companies that want flexibility in investment options and record keeping platforms.

SIMPLE Retirement Account is a cost-effective retirement program that offers an employee contribution feature along with a matching employer contributions. SIMPLE plans generally do not require top-heavy or discrimination testing, so you won't incur plan administration fees associated with plan testing.

Simplified Employee Pension (SEP) is inexpensive and easy to maintain; an SEP plan allows employers to make discretionary contributions to traditional individual retirement accounts for eligible employees. Employee contributions are not permitted.



CONTACT US TODAY FOR MORE INFORMATION

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