



OppenheimerFunds®

The Right Way
to Invest

Retirement Plans for Small Businesses

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**Financial Advisors Mutual of Omaha Investor
Services Member FINRA/SIPC**

06/09/2015

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Less than **50%** of
companies with 99
employees or less offer a
retirement plan.



Future Realities

Increasing life expectancy

Rising health and long-term care expenses

Decreasing government benefits

Steady inflation



Three Myths...

...that prevent business owners from establishing a retirement plan.

1. “My business will subsidize my retirement.”
2. “I can’t afford a plan.”
3. “Employees want money, not benefits.”



Myth #1

“My business will subsidize my retirement.”

Fact:

Relying on a single venture is risky



Factors that May Affect the Value of Your Business

Unexpected hardship

Economic downturn

Decrease in the market value of your business



Myth #2

“I can’t afford a plan.”

Fact:

Today’s plans are

- Affordable
- Flexible
- Simple
- Just as advantageous



Myth #3

“Employees want money, not benefits.”

Fact:

Employees are increasingly concerned about retirement benefits



What's In It for You?

Postponement of taxes on contributions and earnings until withdrawal¹

Control over the investment of your account

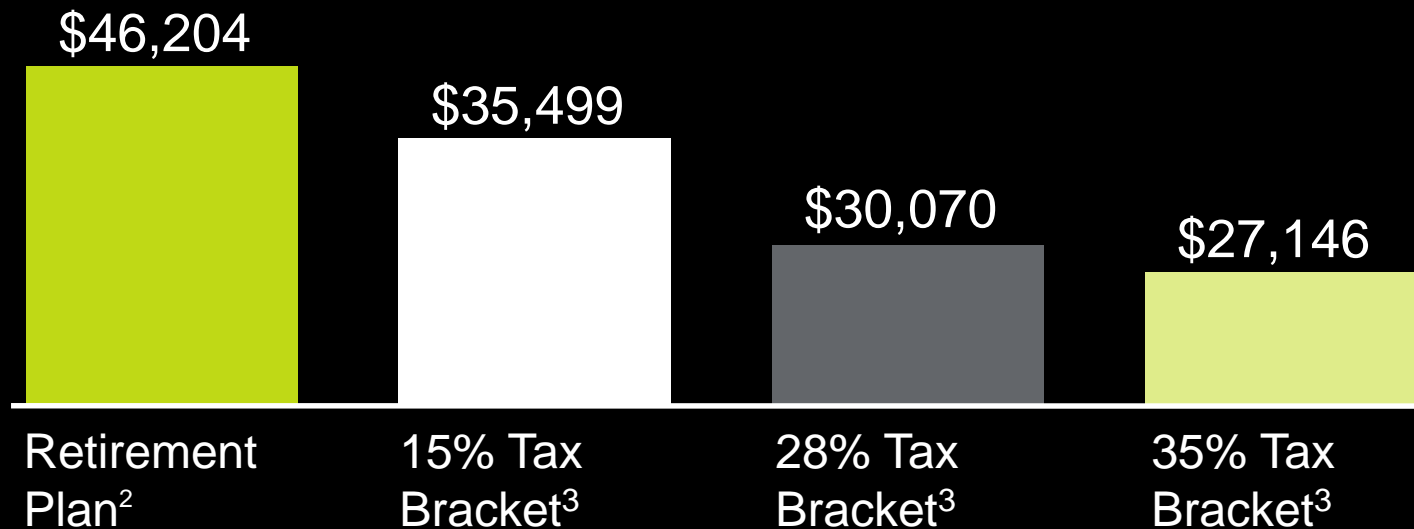
1. *Withdrawals prior to age 59½ may be subject to a penalty tax in addition to ordinary income taxes.



What's In It for You?

The potential for accelerated growth of savings due to tax-deferred compounding

The illustration here shows how much faster money can grow in a tax-advantaged retirement plan relative to a comparable investment in a non-tax-favored vehicle. Assumes \$100 of salary saved per month, 6% rate of return, 20-year savings period.¹



1. This hypothetical example is not intended to show the performance of any Oppenheimer fund, for any period of time, or fluctuations in principal value or investment return.
2. Retirement assets are taxed when withdrawn. Withdrawals prior to age 59½ may be subject to a penalty tax in addition to ordinary income taxes.
3. Example assumes a tax rate of 20% on capital gains for the accounts that are not in a retirement plan. Income tax is calculated on contribution of \$100 pre-tax income. Assumes income taxes paid on contributions to savings and capital gains taxes paid on gains upon withdrawal in a non-tax deferred account



What's In It for You?

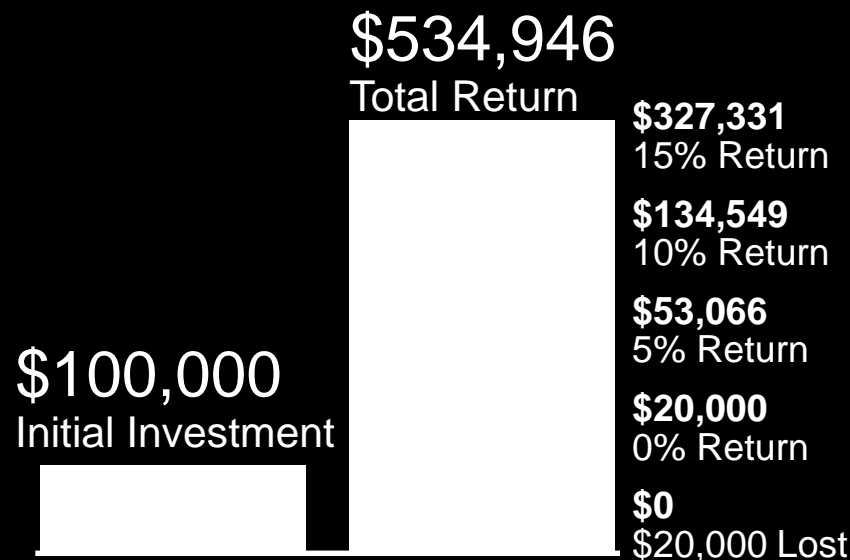
Diversification through Mutual Funds

Nondiversified Portfolio



\$100,000 placed in a single investment earning 5% a year for 20 years with no other changes to principal

Diversified Portfolio



The same \$100,000 split into five \$20,000 investments, each earning a different rate of return (in one case showing a loss), for the same 20-year period

Total return for a particular period is the ending redeemable value of the initial investment at the end of the period shown, assuming reinvestment of all income during the period annually. Actual returns on any particular investment will depend on the particular market factors and risks applicable to that investment. A diversified portfolio does not guarantee greater returns than a non-diversified portfolio. This hypothetical example is not intended to show the performance of any Oppenheimer fund, for any period of time, or fluctuations in principal value or investment return. Retirement assets are taxed when withdrawn. Withdrawals prior to age 59½ may be subject to a penalty tax in addition to ordinary income taxes.



What's In It for Your Business?

Veterinary Practice

Employer contributions are a tax-deductible business expense

Low cost way to add a major incentive to your benefits package

Provides flexibility and control



What's In It for Your Business?

Postponement of taxes on contribution and earnings until withdrawal

Control over the investment of their accounts

Potential for accelerated growth of savings due to tax-deferred compounding

Diversification

Asset allocation¹

Added peace of mind



1. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.



I've Already Got a Plan, *Why Change?*

Your situation might call for a new plan

You're ready for the enhanced service, broader options and the experienced investment management that OppenheimerFunds provides



Which Retirement Plan Is *Best* for My Business?

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Compensation



Comparing Plan Types

Maximum Annual Contributions 2015

Employee Deferrals (not including catch-up) and Employer Contributions

| Compensation | SIMPLE IRA | SEP IRA | Profit-sharing | Single K | Defined Benefit |
|--------------|------------|----------|----------------|----------|---|
| \$40,000 | \$13,700 | \$10,000 | \$10,000 | \$28,000 | Annual benefit as high as \$210,000 |
| \$80,000 | \$14,900 | \$20,000 | \$20,000 | \$38,000 | |
| \$100,000 | \$15,500 | \$25,000 | \$25,000 | \$43,000 | (depends on income, age, years to retirement) |
| \$140,000 | \$16,700 | \$35,000 | \$35,000 | \$53,000 | |

Calculations are based on an incorporated business making the maximum allowable tax deductible contribution of 25% and does not include catch-up contributions.



Defining Compensation

Incorporated businesses

- W2 wages

Unincorporated businesses

- Earned income
- $(\text{Net profits} - \frac{1}{2} \text{ Self-Employment Tax}) / (1 + \text{Profit-sharing contribution percentage})$

To calculate employee contributions for qualified plans, please refer to the worksheet found in IRS Publication 560 *Retirement Plans for Small Businesses* at <http://www.irs.gov>



SIMPLE IRA

The Savings Incentive Match Plan is for...

Businesses with 100 or fewer eligible employees that do not maintain another retirement plan

Individuals with self-employment income earned on a part- or full-time basis

Nonprofit organizations (including government entities)

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
| Non-qualified Deferred Comp. |



SIMPLE IRA

Employee Contributions

Employees can also make pretax salary deferrals equal to the lesser of \$12,500 or 100% of compensation for 2015

Participants age 50 and above can make catch-up contributions equal to \$3,000

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit-sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SIMPLE IRA

Mandatory Employer Contributions

Two ways for employers to fund it

- Dollar-for-dollar match of participant's contributions, up to 3% of compensation
- May be reduced to a minimum of 1% in any two years out of a five-year period

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
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SIMPLE IRA

Two ways for employers to fund it

Or

Non-elective 2% contribution of each eligible employee's compensation, regardless of whether the employee makes deferrals to the plan

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
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SIMPLE IRA

Major Benefits

Employers may contribute up to the maximum allowed

No discrimination testing

Low administration cost

Employee salary deferrals permitted

Employer contributions are tax-deductible

Simple to administer; no annual filing requirements

Limited fiduciary responsibility

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit-sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SIMPLE IRA

Considerations

Employer contributions are mandatory

Employees are immediately 100% vested

Contribution ceiling is relatively low when compared to other plans



| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
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Simplified Employee Pension Plan (SEP)

Ideal for sole proprietors or small business owners with variable earnings and looking for a retirement plan with minimal administration

Individuals with self-employment income, earned on either a full-or part-time basis

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|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
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| Single K Plan SM |
| Profit-sharing |
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SEP IRA

Employer Contribution

Funded solely by the employer

Incorporated businesses can contribute up to the lesser of 25% of compensation or \$53,000 based on the first \$265,000 of compensation (2015)

Unincorporated business can contribute up to 20% of adjusted net profit

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
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| 401(k) |
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SEP IRA

Major Benefits

Contributions are discretionary and may even be skipped

Permits social security integration

Simple to administer

No government reporting

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
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| 401(k) |
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SEP IRA

Considerations

Generally, the same percentage of compensation must be contributed for all participants¹

Employees are immediately 100% vested

Part-timers may be eligible for benefits

Tax-deferred employee contributions aren't allowed

Involves top-heavy testing

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
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| Profit-sharing |
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1. Generally true for plans that choose to use a non-integrated contribution formula.



Payroll Deduction IRA

Available to all business owners looking to provide a valuable employee benefit without expensive administrative costs

No set-up costs

No employer contributions

No employer-based administrative fees

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit-sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Comp.



Payroll Deduction IRA

Employee Contribution

Employees may contribute up to \$5,500 for 2015

In addition, participants age 50 and above can make catch-up contributions equal to \$1,000

Can be funded with a Traditional IRA and/or Roth IRA

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
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Payroll Deduction IRA

Major Benefits

Low cost

No administrative fees or expenses

Employees fund their own accounts

Simple to establish and maintain

No testing or government reporting

Can complement any retirement plan

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit-sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Comp.



Payroll Deduction IRA

Considerations

Contribution limits are low

Loans are not permitted

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit-sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Comp.



401(k)

Employee Contribution

Participants can contribute up to the lesser of 100% of their compensation or \$18,000 for 2015

In addition, participants age 50 and above can make catch-up contributions up to \$6,000 for 2015



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|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
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| Single K Plan SM |
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| Non-traditional Profit-sharing plans |
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401(k)

Employer Contribution

Employer contributions are discretionary

Employers can match salary deferrals based on a variety of formulas

Employers can provide profit sharing contributions based on a variety of formulas

Total employer and employee contributions limited to the lesser of 100% of compensation or \$53,000 for 2015

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit-sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Comp.



401(k)

Major Benefits

Employee salary deferrals permitted

Employer match is discretionary

Employer profit sharing is discretionary

May choose vesting schedule

May allow loans and hardship withdrawals

Relatively high contribution limit

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
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401(k)

Considerations

Subject to nondiscrimination and top heavy testing

Must file Form 5500 and related schedules

More expensive than other retirement options

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
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Safe Harbor 401(k)

Solution for clients who like flexibility associated with 401(k) plans but not the cumbersome administration:

- Suitable for employers with low employee participation
- Owners and highly compensated employees that can't contribute meaningful amounts

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
| Profit-sharing |
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Safe Harbor 401(k)

Employer Contribution

Matching contribution

Dollar-for-dollar up to 3% of employee compensation, plus

50 cents on the dollar for contributions between 3% and 5% of employee compensation

Non-elective contribution option

3% of compensation for each eligible employee, even if they don't participate in salary deferrals

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
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| Non-qualified Deferred Comp. |



Safe Harbor 401(k)

Major Benefits

Nondiscrimination and top-heavy testing automatically satisfied

Highly compensated employees can maximize contributions even if lower paid employees contribute very little

Offers all the same benefits as a traditional 401(k)

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
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Safe Harbor 401(k)

Considerations

Mandatory safe harbor employer contribution which is 100% immediately vested

Provide adequate notice to employees

Plans must provide 30-day notice

Existing 401(k) plans must amend their plan by the first day of the plan year

Existing Profit-Sharing plans must amend their plan three months prior to the end of the plan year, October 1st

| |
|--------------------------------------|
| SIMPLE IRA |
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Differences Between a SIMPLE IRA and Safe Harbor 401(k)

| | SIMPLE IRA | Safe Harbor 401(k) |
|--------------------------------------|---|---|
| Plan size (eligible employees) | 100 or fewer employees | 25+ is optimal |
| Administration | Low | Low |
| Testing | No | Yes |
| Administration | Low | High |
| Employer funding | Mandatory | Mandatory |
| Maximum annual employee contribution | Lesser of \$12,500 or 100% of compensation (adjusted for inflation) | Lesser of \$18,000 or 100% of compensation (adjusted for inflation) |
| Loans and hardship | No | Yes |
| Option to restrict eligibility | Limited | Yes |

- SIMPLE IRA
- SEP IRA
- Payroll Deduction IRA
- 401(k)
- Safe Harbor 401(k)**
- Single K PlanSM
- Profit-sharing
- Non-traditional Profit-sharing plans
- Defined Benefit
- Non-qualified Deferred Comp.



Single K PlanSM

Designed for owner-only businesses

- Owners and immediate family members
- Owners with part-time or seasonal employees who can be excluded from the plan

Businesses can be incorporated (partnerships and corporations) and unincorporated (sole proprietorships)

| |
|--------------------------------------|
| SIMPLE IRA |
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| Non-traditional Profit-sharing plans |
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Single K PlanSM

Contributions (2015)

Profit-sharing deductible contribution, up to 25% of compensation

Salary deferrals. 100% of employee's compensation up to \$18,000

Catch-up contributions: additional \$6,000 in salary deferrals for individuals age 50 and above

Overall limits cannot exceed 100% of compensation or \$53,000, based on the first \$265,000 of compensation

| |
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| SIMPLE IRA |
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Single K PlanSM

Roth 401(k) Feature

Save for retirement through Traditional (pretax) and/or Roth (after-tax) investing

No income limits

Salary deferral contributions only

Contribution limit for both Roth 401(k) and Traditional 401(k) contributions

- \$18,000 in 2015, plus
- \$5,500 age 50 catch-up
- Contributions may be split between Traditional 401(k) and Roth 401(k) contributions within these limits

| |
|--------------------------------------|
| SIMPLE IRA |
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| Non-qualified Deferred Comp. |



Single K PlanSM

Major Benefits

Employee salary deferrals permitted

High contribution limit

Low cost: No set-up fee or annual administrative charge to employer

Simple to administer

Access to account: Loans and hardship withdrawals

Roth 401(k) feature available

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
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Single K PlanSM

Considerations

Not available to businesses with employees

| |
|--------------------------------------|
| SIMPLE IRA |
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Profit-sharing

Businesses of all sizes

Individuals with self-employment income, earned on either a full-or part-time basis



| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
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Profit-sharing

Employer contributions

Maximum contribution limited to the lesser of 100% of participant's annual compensation or \$53,000 for 2015

Self-employed individuals can shelter up to 20% of adjusted net profit

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
| Non-qualified Deferred Comp. |



Profit-sharing

Major Benefits

Contributions are discretionary

Relatively high contribution limit

Permits Social Security integration

May exclude part-timers

May choose vesting schedule

May allow loans and hardship withdrawals

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit-sharing

Non-traditional Profit-sharing plans

Defined Benefit

Non-qualified Deferred Comp.



Profit-sharing

Considerations

Generally, the same percentage of compensation must be contributed for all participants¹

Tax-deferred employee contributions not allowed

Moderate administration and paperwork

Requires government reporting

Involves top-heavy testing

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
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1. Generally true for plans that choose to use a non-integrated contribution formula.



Non-traditional Profit-sharing Plans

Age-weighted, New Comparability and Super Comp

Profit-sharing plan with greater flexibility

Testing based on reasonably expected benefits at retirement, not on allocations of contributions to the plan

Allow for larger contributions to older, higher paid owners and employees

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|---|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
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Non-traditional Profit-sharing Plans

Age-weighted

Suitable for owners and principals of small companies who:

- Seek contribution flexibility
- Want larger portion of plan contributions for themselves
- Are older and more highly paid than the rest of the workforce

| |
|---|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
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Non-traditional Profit-sharing Plans

Age-weighted

Contributions allocation based on following factors:

- Current age
- Retirement age, usually age 65
- Years to retirement
- Present value of dollar at retirement based on an assumed interest rate (6% - 8%)
- Current compensation

| |
|---|
| SIMPLE IRA |
| SEP IRA |
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The rates indicated are hypothetical and are not intended to show the performance of any specific investment for any period of time, or fluctuations in principal value or investment return.



Non-traditional Profit-sharing Plans

Age-weighted

Non-discrimination testing recognizes the time value of money

- A dollar invested by younger employees will be worth more at normal retirement age than a dollar similarly invested by an older employee
- Plans designed to provide benefits that will be equally valuable at retirement age must provide a higher contribution for an older worker than for a younger worker

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| SIMPLE IRA |
| SEP IRA |
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Age-weighted

Major Benefits

Contributions for older employees may be considerably higher than those made for younger employees

Employers can contribute up to the lesser of 100% of compensation or \$53,000 for 2015

Same flexibility as traditional Profit-sharing plans

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|---|
| SIMPLE IRA |
| SEP IRA |
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Age-weighted Considerations

No prototype available

Higher cost of administration

| |
|---|
| SIMPLE IRA |
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Non-traditional Profit-sharing Plans

New Comparability

Suitable for owners and principals of small companies who:

- Seek contribution flexibility
- Want larger portion of plan contributions for themselves
- Are older than the rest of the workforce

| |
|---|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
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Non-traditional Profit-sharing Plans

New Comparability

Takes Age-weighted a step further

Uses specific employee classifications—rather than strictly age—to design contribution levels for participants

Participants are divided into two or more classes

Classes based on any reasonable criteria: ownership, job, tenure, age

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|---|
| SIMPLE IRA |
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New Comparability

Major Benefits

Usually very substantial contributions are made for one group (favored group), with much lower contributions for the other employees

Cost of providing benefits to other employees can be remarkably low

Employers can contribute up to the lesser of 100% of compensation or \$53,000 for 2015

Same flexibility as traditional Profit-Sharing plans

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|---|
| SIMPLE IRA |
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| Defined Benefit |
| Non-qualified Deferred Comp. |



New Comparability

Considerations

No prototype available

Higher cost of administration

| |
|---|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
| Non-qualified Deferred Comp. |



Non-traditional Profit-sharing Plans

Super Comp

Safe Harbor 401(k) plus New Comparability Profit-sharing plan

Suitable for owners and principals of small companies who:

- Have consistently failed discrimination testing
- Make contributions of 5% or more
- Want to max out contributions for owners and highly compensated employees
- Want a larger portion of plan contributions for themselves

| |
|---|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
| Non-qualified Deferred Comp. |



Non-traditional Profit-sharing Plans

Major Benefits

No 401(k) nondiscrimination testing on Safe Harbor contributions

No top-heavy problems

Maximum salary deferrals for highly compensated employees

Maximum Profit-Sharing allocations for highly compensated employees

Minimum contributions for other employees

| |
|---|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
| Single K Plan SM |
| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
| Non-qualified Deferred Comp. |



Super Comp

Considerations

No prototype available for New Comparability

Mandatory Safe Harbor 401(k) contribution

100% immediate vesting for 401(k) deferrals and Safe Harbor employer contributions

Provide adequate notice to employees

- Plans must provide 30-day notice
- Existing 401(k) plans must amend plan by first day of plan year
- Existing Profit-sharing plans must amend plan three months prior to the end of the plan year, October 1st

| |
|---|
| SIMPLE IRA |
| SEP IRA |
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| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
| Non-qualified Deferred Comp. |



Defined Benefit

Provides specific benefit at retirement

Suitable for:

- Small, high revenue companies and professional groups
- Older business owners who want to accumulate retirement assets in a short time

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
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| Profit-sharing |
| Non-traditional Profit-sharing plans |
| Defined Benefit |
| Non-qualified Deferred Comp. |



Defined Benefit

Major Benefits

No other qualified plan allows for higher contributions than defined benefit plans

Maximum retirement benefit is 100% of compensation up to a maximum of \$210,000 a year (2015)

Employees know how much they can expect to receive at retirement

May contribute to a defined contribution plan and still fund a defined benefit plan

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
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Defined Benefit

Considerations

More expensive to establish and maintain

Quarterly plan contributions are required

Benefits must be paid, regardless of how plan's investments perform

| |
|--------------------------------------|
| SIMPLE IRA |
| SEP IRA |
| Payroll Deduction IRA |
| 401(k) |
| Safe Harbor 401(k) |
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| Profit-sharing |
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One Other **Myth:**

**It Doesn't Matter Who
Provides Your Retirement
Plan**



What to Look for in a *Plan Provider*

The experience and principles that underlie its promises

The quality and range of its investments

The ease, convenience and service inherent in its products



The Right Way to Invest

Insist on solid, long-term performance

Do what you say you're going to do

Embrace a disciplined, collaborative approach to investing

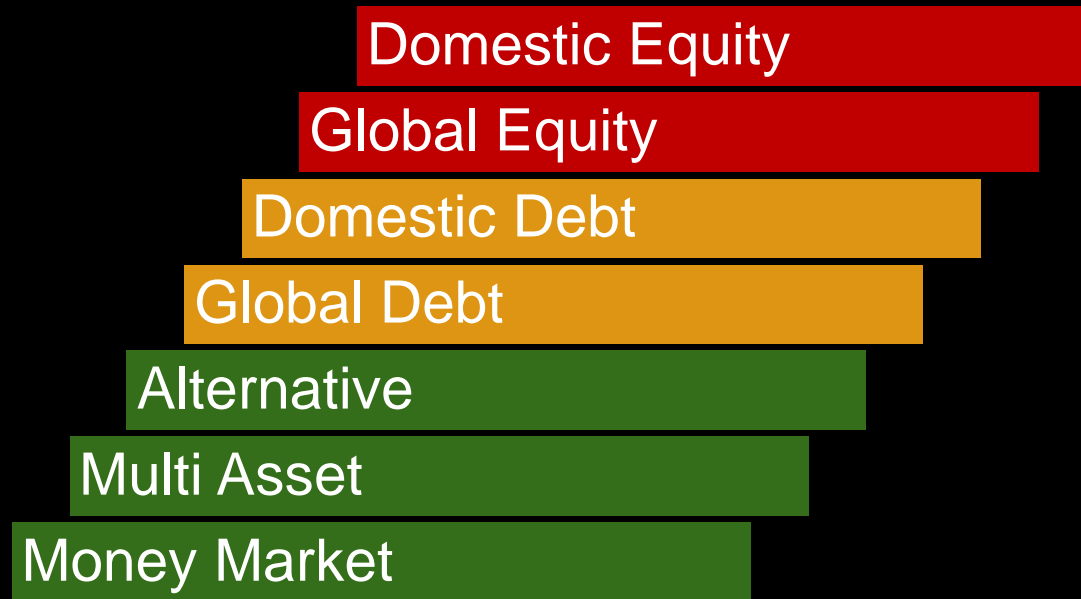
Know the difference between risk and risky

Encourage financial planning and professional advice

Be user friendly



Investment Choice



Conservative funds generally carry a lower level of risk but also offer lower rates of return. Aggressive funds generally carry a higher level of risk but have the potential to offer a higher rate of return.



Support Services

Regular account statements make it easy to track investment growth

Fund exchange privileges¹

24-hour voice response system

Internet capabilities

Toll-free number for our Customer Service Reps

Regular communications highlighting the plan's value

Education materials that enhance retirement planning and investment skills

1. Exchange privileges may be suspended or eliminated at any time without notice.



Thank You!

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RE0000.191.0315 March 19, 2015

