

# Is retirement on your horizon?

Our pension specialists can help with retirement plans for your small business - plan design, documents, funding vehicles\* and administration.

- 412(e)(3) Plans • Safe Harbor 401(k) Plans
- Cross-Tested Profit Sharing Plans • Cash Balance Plans
  - New design techniques created by The Pension Protection Act (2006)
  - Complete Plan Administration
  - Low Fees (\$400 - \$1,200 annually)

**Agent Name**  
**Agent Contact Info**



\* Funding vehicles offered are innovative annuity and life insurance products depending on type of plan.  
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