



**Your Trusted 401(k)
Administrative Partner**

OPTIMIZE

CUSTOMIZE

MAXIMIZE

Solving business
owners' tax problems
and **creating** a smoother
retirement plan experience

FIRM PHILOSOPHY

OPTIMIZE

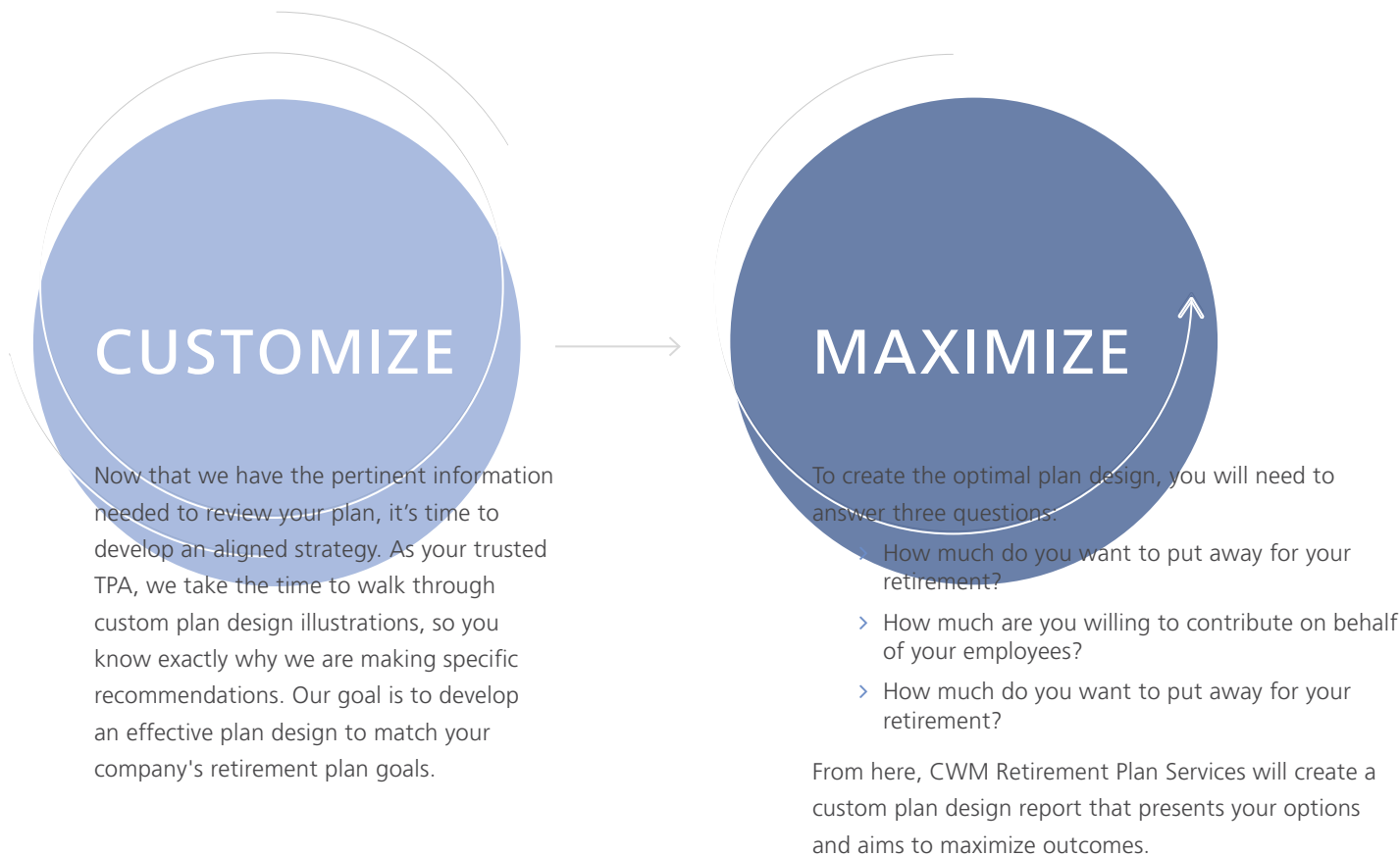
At CWM Retirement Plan Services, we begin by moving in the same direction. This starts with gathering information on your current retirement plan so that we can understand where your plan is today and make recommendations that will improve the efficiency of your plan design tomorrow.

During this process, we will review your:

- > Plan document
- > Adoption agreement
- > Prior year 5500
- > Prior year compliance tests
- > Company census

Operating a business requires turning all the gears in the right direction to create business growth momentum. Also, it takes a lot of thrust to achieve optimal performance, which is why we want to help you solve one of your largest obstacles - taxes.

Cash flow, employee retention, budgeting, and the like take a lot of concentration, late nights and countless hours. What if there was a way to give you back some of this time? As a trusted Third Party Administrator (TPA), we support business owners so that you can maximize your company's retirement plan goals. These could include maximizing your annual tax deductions and your own retirement savings accounts, as well as retaining, recruiting, and rewarding top employee talent. When you partner with a firm that truly enjoys mastering the ins-and-outs of the IRS tax code and ERISA, you benefit by offering a retirement plan that is custom tailored to your company's specific needs.



EXAMPLES OF PLAN DESIGN

PLAN OBJECTIVE:	RETIREMENT SAVINGS	RETIREMENT SAVINGS AND REWARD EMPLOYEES	ENHANCE RETIREMENT SAVINGS AND REWARD EMPLOYEES	MAXIMIZE RETIREMENT SAVINGS AND REWARD EMPLOYEES
Expected Owner Savings:	\$10k –20k	\$20-30k	\$50k -60k	\$150k -250k
Plan Name:	401(k)	401(k) Safe Harbor	401(k) Profit Sharing	Cash Balance Combo Plan
Savings Options:	Traditional Pre-Tax and Roth	Traditional Pre-Tax and Roth	Traditional Pre-Tax and Roth	Traditional Pre-Tax, Roth, and Defined Benefit Plan
Contribution Limits:	Annual IRC Limit	Annual IRC Limit	Annual IRC Limit	Annual IRC Limit
	Age 50 catchup available	Age 50 catchup available	Age 50 catchup available	Age 50 catchup available
Testing and Restrictions:	Subject to ADP Testing			Maximum annual benefit
	Can limit HCE* personal savings			Anticipate funding for a minimum of 3 to 5 years
Company Contribution:	No employer contribution required	3% of pay to all eligible EE's funded prior to your tax filing deadlines	Customized plan design to align with company's retirement plan goals	Customized plan design to align with company's retirement plan goals
		OR 4% "match" to participating employees	Generally, company contribution of 5% of annual employee pay	Generally, company contributions between 7.5% - 10% of annual employee pay
Vesting:	Up to a 1 year service restriction	Company Contribution is immediately vested	Up to 6 years of service	Varies
Benefits:	Savings vehicle for owner and employees	Allows HCE's to max out personal savings	Largest tax deduction available in a Defined Contribution Plan	Owner goal of maximizing annual limit to the IRS Combo Plan Limits (\$100k - \$250k)
		Bypass restrictive testing		

*HCE (Highly Compensated Employee)

Optimize. Customize. Maximize.



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CWM Retirement Plan Services supports businesses by offering accurate, customized, and creative retirement plan administration. **We focus on your company's plan design, legal documents, and annual government compliance so that you can focus on running your business.**

We will work closely with your preferred professional relationships to align your company's tax, savings, and retirement plan goals. Additionally, we will recommend plan designs that correspond with your company's cash flow and business objectives such that you will be able to offer the best retirement plan for you, your company, and your employees.