

Business Owner's Confidence Indexsm

How sure are you that you are getting the maximum contribution?

Are you a candidate for a complimentary 401(k) analysis?

Before rating your own plan, here is some very important background:

There are two critical 401(k) distinctions not usually explained to business owners by financial investment advisors. Without this information, business owners are prevented from making an informed retirement plan decision, something that may cost them hundreds of thousands of dollars, denying the owner a well-earned retirement lifestyle.

- What are these two critical distinctions?
- Why don't 401(k) financial advisors share this information?

What are these two important distinctions?

First Distinction – 401(k) investment advisory services require an expertise that is distinctly different from retirement plan design, which is defined as: which employees receive how much pre-tax company contributions to their retirement plan account?

Second Distinction – Company 401(k) contributions are controlled by two sets of rules:

- **First Set of Rules: Law and Regulations**: The law and regulations that control 401(k) plans are detailed and complex, but they allow many opportunities to target larger company contributions to owners, family members and select, valued employees, but only if the second set of rules below (what "second set of rules"?) permit these IRS-approved techniques.
- **Second Set of Rules: 401(k) Plan Document**: The plan must be operated not only in accordance with the law and regulations, but the plan document

provisions must permit these IRS-approved techniques to be used. Unfortunately, the plan documents available from financial investment advisors almost always limit the company's contribution options, both the amount and which employees will benefit most. Here's where you, as an owner, could be losing out by denying yourself of a larger contribution.

Why don't 401(k) investment advisors share this information?

The vast majority of 401(k) plan advisors focus their 401(k) knowledge and expertise on the investment of plan assets, clearly an important aspect of 401(k) compliance and fiduciary responsibility.

They simply are **not aware of the opportunities buried in the tax code** that often provide business owners with extraordinary contribution opportunities, while retaining maximum company contribution flexibility on a year-to-year basis, allowing a company to be responsive to changing business conditions.

Next Step – Take 3 minutes to answer the following short questions to see how your company's 401(k) plan rates under the MandMarblestone 401(k) Plan Confidence Indexsm.

Here's how to score: Give the following number of points to your confidence level for each question.

Very confident	4 points
Confident	3 points
Somewhat confident	2 points
Not confident	1 point

1. How confident are you that you are using your company's retirement plan to maximize your personal savings, while simultaneously staying in control of an important employee benefit?
Point Score ____
2. How confident are you that your plan has the flexibility to reward outstanding employees, and allows you to change whom you choose from year-to-year?
Point Score ____

3. How confident are you that the company contribution level to non-favored employees is in alignment with the company's objectives?

Point Score ____

4. How confident are you with your ability to increase or decrease how much money the company contributes to the plan to be responsive to changing business conditions?

Point Score ____

5. How confident are you that the quality of advice you receive from your plan investment advisors is productive, brought to you without you having to ask first, and always with your best interest in mind?

Point Score ____

6. How confident are you that your current provider has the legal and compliance knowledge base to effectively help you limit your personal liability exposure?

Point Score ____

7. How confident are you with the timeliness of your service provider to respond to your questions or to advise you with important updates?

Point Score ____

How many points did you score on the MMG 401(k) Plan Confidence Index? _____

Here is what your score indicates

4 – 12 points: Your plan is very poor in meeting your objectives, and you may have major liability exposure, both business and personal.

13 – 17 points: Your plan is better than poor, but it is not meeting your objectives.

18 – 22 points: Your plan is average to good, but still does not meet your objectives or adequately shield you from liability exposure.

23 – 27 points: Your plan is very good in meeting your tax, business and financial objectives. Is there any reason you should not score a perfect 28?

28 points: You most likely are a MandMarblestone client!