

*the*  
**MANDMARBLESTONE** *Group llc*

December 2011

retirement plans redefined

In this economy, the *MandMarblestone OCPP®* plan design is an opportunity that business owners needing contribution flexibility must not miss!

With the end of the year rapidly approaching, now is the time to review qualified retirement plan programs to make sure that important opportunities are not missed, both for 2011 and for 2012.

Don't be limited by the INFLEXIBILITY of a prototype retirement plan document.

The MandMarblestone IRS-approved *OCPP®* plan design allows maximum flexibility under the law, without the unnecessary limitations of other plan documents.

## 401(K) PROFIT SHARING PLANNING

MAXIMIZE YEAR END TAX SAVINGS AND STILL MAINTAIN CONTRIBUTION FLEXIBILITY!

IMMEDIATE ACTION REQUIRED!!!

With the end the year rapidly approaching, now is the time to review your retirement plan program to make sure that important, time sensitive opportunities are not missed.

**It's Not Too Late for Owners to Maximize at the \$49,000 or \$54,500 level in 2011!**

**Don't have a 401(k) plan? Put in a new one now! Have a plan? Modify it now! Either way, reduce 2011 taxes, increase owner's contributions and/or reduce 2011 staff contribution expense.**

New plans may be implemented now, and existing plans, including restrictive prototype documents, may be amended **retroactively to January 1, 2011**, to take advantage of tax savings opportunities for 2011. **MandMarblestone's IRS-approved *OCPP®* (One Category Per Participant) plan design provides larger contributions for owners and other favored employees at a lower cost to all other staff than may be achieved with traditional or prototype plan documents.**

**The MandMarblestone Group does not offer investments or provide investment advice.** That is the responsibility of a 401(k) investment professional.

### **What Does the *OCPP®* Plan Design Accomplish?**

Our IRS-approved *OCPP®* plan design, along with our ongoing client and advisor support, helps to accomplish the following results:

- **Maximize contribution to owners**, family members and favored employees
- **Reduce staff contribution expense**

To learn more about our  
OCPP<sup>®</sup> plan design, call

the  
MandMarblestone Group  
at 215-222-5000

- **Maximize contribution flexibility** on a yearly basis to be responsive to economic and business changes without the need for a costly plan amendment

### **How to Reach Us**

From initial, no-fee consultation and analysis, through proposal, presentation, implementation, and personal support, contact Bob Mand, Ken Marblestone, Lori Gordon, Ian Haring or Mike O'Connell at MandMarblestone. (215) 222-5000, or e-mail us at:

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**We also remediate noncompliant retirement plans to full IRS compliance.**

  You also may reach us through our website: [www.mand.com](http://www.mand.com).

If you do not wish to receive future copies of our e-mail notifications, please reply to [info@mand.com](mailto:info@mand.com) and type the word unsubscribe in the subject line. This e-mail is sent in order to share general planning concepts. It is not intended to constitute legal advice.

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**OCPP<sup>®</sup>** is a registered service mark of The MandMarblestone Group LLC, a Philadelphia, PA legal/consulting/third party administration firm that obtained IRS approval of the **OCPP<sup>®</sup>** plan design for its retirement plan clients.

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