

## Retirement Plans for your Business

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Manske Wealth Management is a fully-staffed, investment-focused, wealth management firm and we work directly with business owners and their HR teams to create Owner-Only 401k plans, SEP plans, defined benefit plans, and large, multi-platform 401(k) plans. We're often selected by clients to provide better service on existing company retirement plans. We offer retirement plan options for companies of all sizes, even self-employed, and starting a retirement plan can provide many benefits for both employers and their employees.

### Benefits for Business Owners:

- Attract, hire, and retain the most talented employees
- Various tax deductions that lower the company's overall tax bill
- Tax deferral on investment gains
- Make a positive impact on your employees' future financial security
- Great benefits typically increase employee morale and productivity

### Benefits for Employees:

- Employees can save for retirement and create personal financial security
- Each year they participate, they decrease their tax bill
- Multiple ways to earn additional compensation
- Money saved grows without taxes until withdrawn in retirement

### Our Standard of Service:

- Clear "all-in" fee, typically 20% lower than industry average
- Annual investment education offered to employees
- Annual Leader's Meeting to review plan structure, costs, and evaluation of service
- Weekly updates during major transfers
- Company assistance with their fiduciary requirements
- Annual Enrollment Meeting to explain the plan to employees and attract new participants
- Form 5500 follow-up and assistance to ensure deadlines are met
- Individualized plan design and investment selection to maximize employer/employee benefit

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This is intended to be informational and educational and DOES NOT constitute investment, tax or legal advice. We strongly recommend that you seek the advice of a tax, legal and financial services professional before making any investment or other financial decisions. Manske Wealth Management is not responsible for the consequences of any decisions or actions taken as a result of this information

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