



INDEPENDENT RETIREMENT CONSULTING

ABOUT US

Independent Retirement Consulting provides expert retirement consulting and administration services for tax-qualified retirement plans. Our services are tailored to meet each company's specific needs based on the design of the retirement plan, company funding objectives, and trust asset investment platform. We protect the tax qualified status of the Plan by ensuring that your plan is operating in compliance with all current pension laws and regulations. Independent Retirement Consulting can provide guidance on choosing a retirement plan for your company or evaluating enhancements for an existing plan.

EXPERTISE

With over 50 years of combined experience advising individuals and businesses on retirement planning, you can be confident in our ability to provide you with the guidance and support you need to design and manage your retirement plan. Our expertise includes administration and consulting for all types of qualified defined contribution plans, including Profit Sharing Plans, 401(k) Plans, Money Purchase Pension Plans, 403(b) Plans, Simple IRA, or Simple 401(k) Plans.

VALUE

Independent Retirement Consulting focuses on maximizing the benefits your retirement plan can provide your owners, officers and employees while minimizing the complexity of administration and government compliance. With our firm, you can expect services which are always based on analysis that considers the costs and benefits you and your company can expect in ongoing plan operation.

FLEXIBILITY

Independent Retirement Consulting provides advice and administrative services related to the tax qualified status of the Plan and its operations only. This allows you the ability to engage the tax and investment advisors of your choice. You may also use any record-keeping platform or investment structure that meets your objectives. We are able to work with documents provided by attorneys and financial institutions, which you may already have in place. Although our services provide complete solutions if you desire, you only need to engage Independent Retirement Consulting for services you require.

DESCRIPTION OF SERVICES

Independent Retirement Consulting focuses on providing services that fulfill the retirement plan consulting and administrative needs of small businesses. All services can be tailored to your specific needs.

RETIREMENT PLAN CONSULTING

- o Plan Design
- o Plan Compliance
- o Plan Termination
- o Plan Funding Evaluations
- o Assistance with 5500 Forms & Filing
- o Assistance with IRS or Department of Labor Plan Audits

PLAN ADMINISTRATION & RECORDKEEPING SERVICES

Plan compliance testing (IRC Section 401(k), 401(m), 410(b), 416, 401(a)(4)) as required by plan type and design and provide guidance on correction of failed test and future compliance with IRS regulations.

- o Plan Valuations
- o Plan Allocations
- o Management Reports
- o Trust Accounting
- o Participant Statements
- o IRS Reporting

PLAN FUNDING EVALUATIONS

- o Evaluate Funding for Safe Harbor Plans
- o Evaluate Funding for Cross-Tested Allocations Methods
- o Evaluate Funding for Customized Plan Designs

UNIQUE PLAN-BY-PLAN EVALUATIONS

- o Cost vs. Benefit Analysis
- o Projections and Studies on Plan Design Changes
- o Funding Enhancements to Benefit Key Employees
- o Projections of Effects from Changes in Company Structure

EMPLOYER & EMPLOYEE GUIDANCE

- o Provide participant education, employee enrollment and resource for participant inquiries.
- o Implement internal HR processes that coordinate with plan design and operations.

REFERENCE LIST

Please feel free to contact one of the clients below for an honest opinion of our workmanship and business practices. Contact Linda S. Burnside, CPC to request additional references if needed.

BARRAN LIEBMAN, LLP

Retirement Plan

Contact: Ann Fallihee

601 S.W. 2nd Avenue

Portland, OR 97204-31541

Phone: (503)228-0500

CASCADE PHYSICAL THERAPY

401(k) Plan

Chris Schnepel, Business Manager

19201 S.E. Division Street, Ste 100

Gresham, OR 97030

Phone (503)669-2500

PERFECT FIT-MCDONALD, INC.

401(k) Profit Sharing Plan

Contact: Alejo Jaureguizar, Jr.

P. O. Box 12070

Portland, OR 97212

Phone: (503)234-9325

ELLIOTT ASSOCIATES, INC.

401(k) Profit Sharing Plan

Contact: Shelley Mast

901 N.E. Glisan Street

Portland, OR 97232

Phone: (503)282-7200



INDEPENDENT RETIREMENT CONSULTING

FEE SCHEDULE

ANNUAL ADMINISTRATIVE SERVICES

Including:

- o Trust accounting and reconciliation of directed investment accounts;
- o Plan eligibility testing; Updating of vesting service and plan year balances by source;
- o Employer contribution calculations and allocations;
- o IRS compliance testing including 401(k) ADP/ACP testing, Section 410(b) testing, Section 415 testing, Section 416 top heavy testing;
- o Preparation of IRS Form 5500 filing and DOL Summary Annual Report;
- o Annual Employee Benefit Statements

Plan Type	Base Fee		Per Participant
Profit Sharing Plan only (no 401(k) feature)	\$1,050	+	\$20 per participant
401(k) Plan only (safe harbor – no testing)	\$1,150	+	\$25 per participant
401(k) Plan only (match or profit sharing)	\$1,250	+	\$25 per participant
401(k) Plan with match and/or profit sharing	\$1,250	+	\$30 per participant

Additional \$250 | Plans with individual life insurance

Additional \$250 | Plans with cross-tested allocation method

Additional contribution types increase the Per Participant Charge \$5.00

*Annual Administrative fees for Plans with less than 5 participants will be quoted individually based on an hourly rate of \$125 per hour and expected time to complete necessary administrative work.

DISTRIBUTIONS

\$75 each | Normal Distribution Election Form, Tax Notice and processing

\$75 each | Hardship withdrawal forms and processing

\$20 each | Preparation of IRS Form 1099-R

PARTICIPANT LOANS

\$125 each | Document preparation and setup of new loan following receipt of application

OTHER SERVICES

\$125 per hour | Remedy to failed tests and corrective distributions; 401(a)4 general testing

\$125 per hour | Reconciliation of Individually Directed Accounts (IDA's)

\$125 per hour | Plan Consulting (design, termination, operational)

\$1,000 - \$1,200 or hourly | Plan Documents and Forms for Plan Installation

PLAN SETUP/CONVERSION FEE

Review of documents, collection of data, parameter coding, input of census and beginning balances. Conversion fees will be quoted on a case-by-case basis.