



RETIREMENT PLANNING AND ADMINISTRATION

John Cotterman, QPA/QKA*

▪Qualified Pension Administrator

*Qualified 401(k) Administrator



RETIREMENT PLANNING AND ADMINISTRATION



KB Pension Services, Inc.

Telephone (941) 953-7452

Fax (941) 954-3207

1990 Main Street, Suite 801
Sarasota, Florida 34236

6320 Venture Drive, Suite 203
Lakewood Ranch, Florida 34202

P.O. Box 1414
Sarasota, FL 34230-1414

www.kbgrp.com





What We Do

KB Pension Services is a qualified retirement plan administration company providing consulting, record keeping, and government compliance services to small and medium companies.

Our Goal

It is our goal to minimize the burden on the employer's staff of maintaining a qualified plan and maximize the effect and perception of the benefit to the employees. We recognize that each plan we administer is unique and that each of our clients has special needs. We treat each plan with the individuality it deserves.

Retirement Planning Specialists

Qualified retirement planning has guided many successful businesses along the path to significant tax savings and increased financial benefits for their employees.

Choosing a retirement plan means balancing your own long-term retirement goals with your company's needs. The key to maximizing your qualified plan benefits is careful planning.

That's where KB Pension Services can help. We are experts in plan design and administration. We customize your plan to your particular needs. The following questions and answers will help you decide which type of retirement plan is right for you.

What kinds of retirement plans are there?

There are various types of plans that can be customized to meet both your needs and your company's needs.

- **Defined Benefit Plans**
- **Profit Sharing Plans**
 - Traditional Profit Sharing Plan
 - Age-Weighted Profit Sharing Plan
 - Cross-Tested Profit Sharing Plan
 - 401(k) Plan

How does a retirement plan benefit an employer?

As a business owner you can design a retirement plan that favors yourself. As a participant, your contributions accumulate on a tax-deferred basis.

A solid retirement plan also adds value to your business and helps to recruit and retain quality employees.



What are the benefits to my employees?

A retirement plan provides your employees and their families security for their future. Benefits are not taxable to employees as current income and accumulate on a tax-deferred basis.

Retirement dollars are taxable only after they are paid out, normally at retirement. Qualified plan assets usually are protected from the claims of bankruptcy creditors.

Our administration services include:

- Preparation of plan documents and on-going compliance review
- Preparation of government reports
- Government compliance testing
- Determination of eligibility
- Recordkeeping and participant reporting
- Contribution calculations and processing
- Employee meetings

***Bringing together people,
services, and products
to meet the business and
financial needs of our clients.***