

OUR COMMITMENT TO YOU

Stones River Consulting (SRC) is known for our honest approach to retirement planning. We believe our clients are our partners. Our goal is always to determine the best plan for you, your business and your employees. We specialize in providing small businesses with the customization given to large companies.

With a focus on face-to-face consultations, SRC clients benefit from a wide variety of consulting services, including plan compliance, employee assistance, plan descriptions and more. Each plan we design provides our clients with the greatest return, ease of implementation and cost-effectiveness. We strive diligently to give expert advice and representation, all at a competitive cost, so entrepreneurs can plan their retirement with confidence and security.

Are you ready to take the next step in developing a retirement plan for your small business?

EXPERIENCE THE SRC DIFFERENCE

At Stones River Consulting, our seasoned staff works directly with financial advisors to develop strategic and effective retirement plans exclusively for the small business community. We never take a cookie cutter approach to plan development. Our clients deserve a plan designed and implemented exclusively for their business. Our in-depth knowledge and years of experience ensure the plan we develop will meet the specific needs of your business now, and as it grows.

Contact the experienced team at SRC to get started.

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www.src401k.com

WANT A BETTER RETIREMENT PLAN OUTCOME? HIRE A BETTER TPA.

RETIREMENT PLAN SOLUTIONS FOR SMALL BUSINESSES



CONTACT SRC



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SOCIAL SECURITY SHOULD BE A SUPPLEMENT, NOT A SOLE INCOME SOURCE.



IT'S TIME TO SOLVE AMERICA'S RETIREMENT CRISIS.

Clearly, we have a retirement crisis in this country. Today, too few people have retirement plans, and those who do save for retirement are not saving enough. It's not uncommon for people to live well into their 80s or even 90s and it's vital to have adequate savings. SRC is on a mission to solve this crisis by helping small businesses and their employees reach their retirement savings goals. We believe educating plan sponsors and participants is a key part of the solution.

SOME STAGGERING STATS



The average 50 year old has **\$42,797** saved for retirement.



45% of Americans have saved nothing for retirement, including 40% of Baby Boomers.



80% of Americans between the ages of 30 and 54 believe they will not have enough saved for retirement.



36% of American adults over 65 are completely dependent on Social Security.



CLEAR COMMUNICATION

Clear communication between Third Party Administrator (TPA), plan sponsor and plan participants is vital to achieving the best results. You won't find yourself waiting on an eternal hold when you call SRC.



COMPLIANCE & TESTING

From plan installation through ongoing administration, we'll work with you to navigate that pesky red tape. SRC's experienced staff can help with:

- Compliance Testing: ADP/ACP, 415, Top Heavy, Coverage Testing
- Annual Form 5500 Tax Filing Prep
- Profit Sharing, Matching & Vesting Calculations
- Participant Disclosures and Notifications Plan Reviews



RETIREMENT PLAN CONSULTING

There's no such thing as a one-size-fits-all retirement plan. Employers need a retirement plan that will maximize benefits for participants while still meeting the goals of the employer. SRC is an independent TPA and we build our retirement plans specifically for each client.



CUSTOM PLAN DESIGN

We stay current on changes in legislation and industry trends and will update you on the opportunities that make the most sense for your plan.

At SRC, we believe education is the key, so we will take the time to explain how each option might affect your plan, contribution levels, expenses, and potential outcomes. We can offer guidance on safe harbor plans, auto-enroll and auto-increase-plans, employer contribution options and more.



PLAN ADMINISTRATION

There's more to plan administration than just set up and operation. We will help you perform contribution calculations and the testing and monitoring needed to maintain plan compliance with the Dept. of Labor and the IRS. SRC plan administrators are dedicated to ensuring your plan operates smoothly.



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* Stats courtesy of The Motley Fool, 1-26-16.