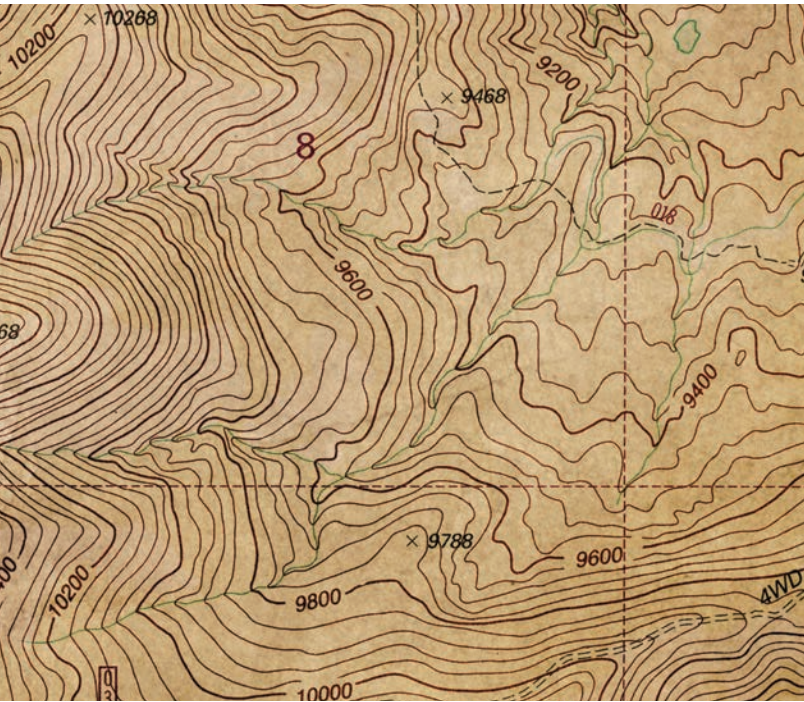
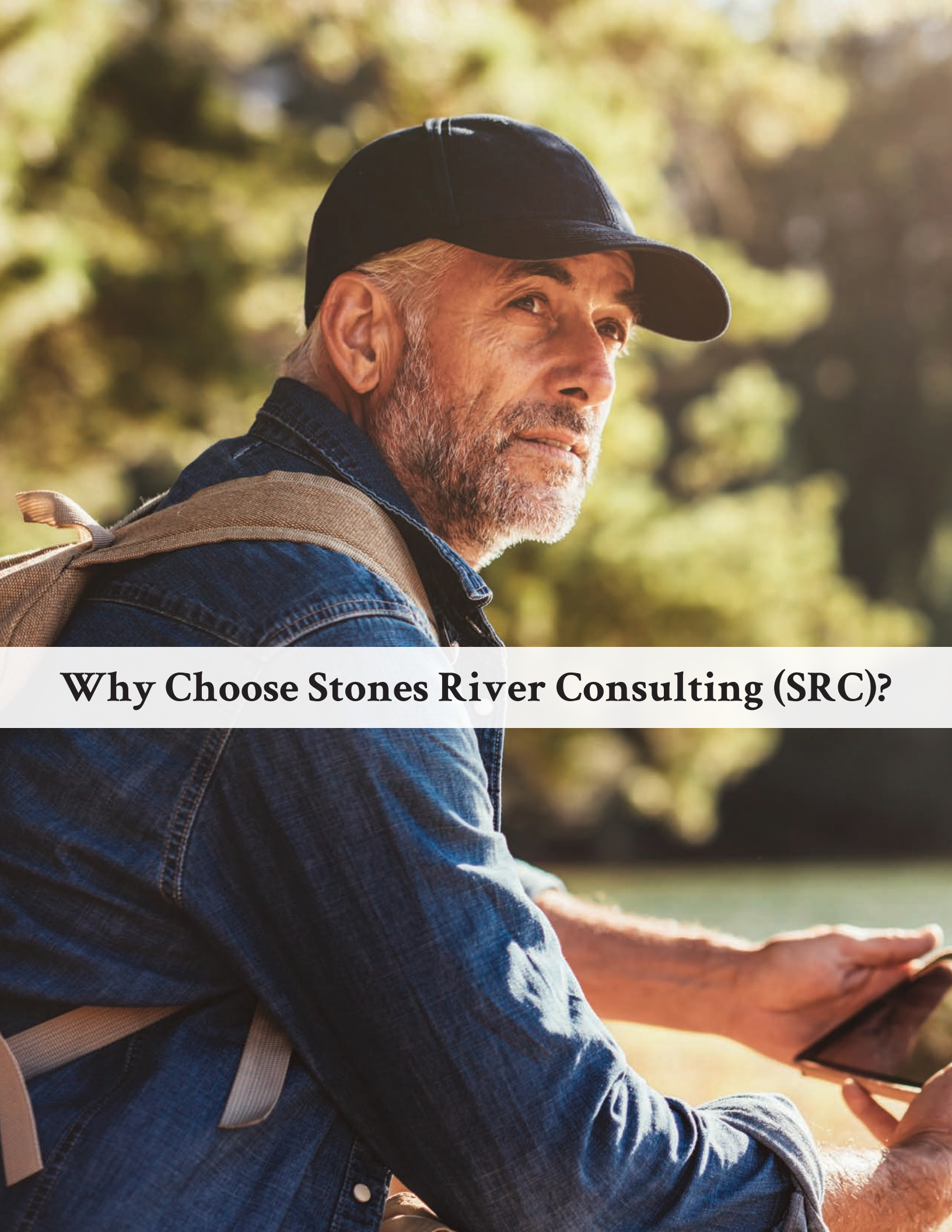




**Stones
River
Consulting^{INC}**

Providing Custom Retirement Plans to Your Small Business Clients
For the Advisor Who Wants Better Retirement Outcomes





Why Choose Stones River Consulting (SRC)?



OUR COMMITMENT TO YOU AND YOUR CLIENTS

Stones River Consulting (SRC) is known for our honest approach to retirement planning. We partner with advisors and your clients to determine the best plan for your clients and their employees and specialize in providing small businesses with the customization typically only available to large companies.

With a focus on face-to-face consultations, your clients will benefit from a wide variety of services, including plan compliance, employee assistance, plan descriptions and more. Each plan we design provides your clients with the greatest return and ease of implementation. 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 learn more about how we help
improve outcomes for your clients?**



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

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 help solve this crisis by helping small businesses and their employees reach their retirement savings goals. We believe educating your clients and their participants is a key part of the solution.

YET THEY REMAIN WOEFULLY UNPREPARED

- Less than half (47%) say they would be able to meet basic expenses if they were out of work for an extended period.
- Nearly half (49%) believe they'll need to use money in their retirement plans prior to retirement.
- Almost half (42%) of full-time employees find it difficult to meet household expenses on time each month.



TAILORED SERVICES FOR YOUR CLIENTS

Services you and your clients can expect from SRC

Clear Communication: We keep all parties informed, including you as the advisor, plan sponsors and plan participants. This is vital to achieving the best results and your clients will never be left waiting on an eternal hold when they call SRC.

Compliance and Testing: From plan installation through ongoing administration, we'll work with your clients to navigate pesky red tape. SRC's experienced staff can help with:

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

Retirement Plan Consulting: There's no such thing as a one-size-fits-all retirement plan. Your clients need a retirement plan that will maximize benefits for participants while still meeting their business goals.

Custom Plan Design: We stay current on changes in legislation and industry trends and will update your clients on the opportunities that make the most sense for their plan. Education is the key, so we will take the time to explain how each option might affect their plan, contribution levels, expenses, and potential outcomes.

Plan Administration: There's more to plan administration than just set up and operation. We will help perform contribution calculations and maintain plan compliance with the Department of Labor and the Internal Revenue Service.

MEET CHRIS ONEAL

President, Stones River Consulting (SRC)

"Most small businesses are under-served and over-billed for their retirement plans," Chris concluded after over 28 years of working in all aspects of the retirement plan industry.



A graduate of the University of Tennessee in Knoxville, Chris spent several years at MetLife and at Bankers Trust in Nashville where his responsibilities included administering retiree benefit and pension plans for Fortune 100 clients with investment portfolios valued up to \$3 billion. While pursuing his MBA at Sullivan University in Lexington, KY, Chris worked as a benefits consultant at Unified Trust. As a Trust Officer at Community Trust & Investment Company, he managed retirement plan administration for small businesses. After receiving his MBA, he served as field Vice President for Retirement Benefit Solutions, LLC in Woodbridge, VA, and founded SRC in 2011.

Specialties:

Chris maintains a QKA designation from the American Society of Pension Professionals & Actuaries (ASPPA), and has deep experience in investment consulting, complex retirement plan administration, formation, design, and retirement plan implementation.

Get a Free Advisor Sales Tool

Do you know the seven signs a retirement plan needs an upgrade? This free guide, *7 Signs Your Retirement Plan Needs an Upgrade* shows you what the four critical areas of a retirement plan are that need to be properly managed to maintain a successful plan, warning signs that your client's plan may be in danger of falling outside of compliance, and more.

Get your free copy at www.SRC401k.com/Learn



SUMMARY OF COSTS

Annual Plan Administration Compliance testing, reconciliation, and tax filing for retirement plan.	\$2,000
Annual Solo (k) Compliance testing, reconciliation, and tax filing for Solo (k) retirement plan.	\$500
Audit Plans	Starting at \$2,500
Distribution Processing Fee Processing of distribution forms, and verification of vesting.	\$75
Additional Calculations Contributions and forfeiture allocations (3 included with annual plan administration fee).	\$100 each
Loan Processing Fee Processing of participant loans, creation of amortization schedule, and loan paperwork.	\$75
QDRO Processing Fee Calculation, processing, and approval of Qualified Domestic Relations Orders (QDROs).	\$350
Plan Set-Up Fee Creating plan documents, Summary Plan Descriptions (SPDs), any necessary plan migration services such as black out notices and reconciliation.	\$500
Plan Amendment Fee Processing of plan amendments, creation of Summary of Material Modification (SMMs), and resolutions.	\$150
Plan Termination Fee Creation of plan amendment, resolution, and SMMs, and final Form 5500 tax filing for plan termination.	\$500
Consulting Project Fee	As Requested

Stones River Consulting may receive compensation from the investment companies to offset marketing related expenses not covered by our standard fees. This compensation does not derive from your plan's assets in any way.

COST OF LIVING ADJUSTMENTS

Contributions and Definitions	2022	2021
Elective Deferrals ²	\$20,500	\$19,500
Catch-Up ²	\$6,500	\$6,500
457 Plan Deferrals ²	\$20,500	\$19,500
DC Plan Annual Additions Limit ¹	\$61,000	\$58,000
DB Plan Limit on Annual Benefits ¹	\$245,000	\$230,000
Compensation Limit ³	\$305,000	\$290,000
Highly Compensated Employee Compensation ⁴	\$135,000	\$130,000
Compensation Defining Key Employee (Officer) ¹	\$200,000	\$185,000
Social Security Taxable Wage Base ²	\$147,000	\$142,800

1. Based on the year in which the limitation year ends.
2. Applies to the calendar year.
3. Based on the year in which the plan year begins
4. Based on the year in which the preceding year begins.



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We are easy to reach. SRC is committed to serving your clients quickly and conveniently. If you're interested in learning more about how Stones River Consulting can help your clients achieve successful retirement outcomes, please give us a call or visit us online.

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Email: Chris@SRC401k.com

Web: www.SRC401k.com

Social: Connect on LinkedIn