



## Sophisticated Solutions to Boost Retirement Savings

Sometimes a standard retirement plan isn't enough. When business owners need to rapidly increase their retirement savings, reward specific employees or conduct a cost-efficient buyout, it's time to go beyond a 401(k).

That's why, as an owner or executive, you might wish to offer one or more of these "owner-friendly" plans:

- **Traditional profit-sharing plan**
- **Age-weighted profit-sharing plan**
- **New comparability profit-sharing plan**
- **Cash balance pension plan (also known as a cash balance plan)**

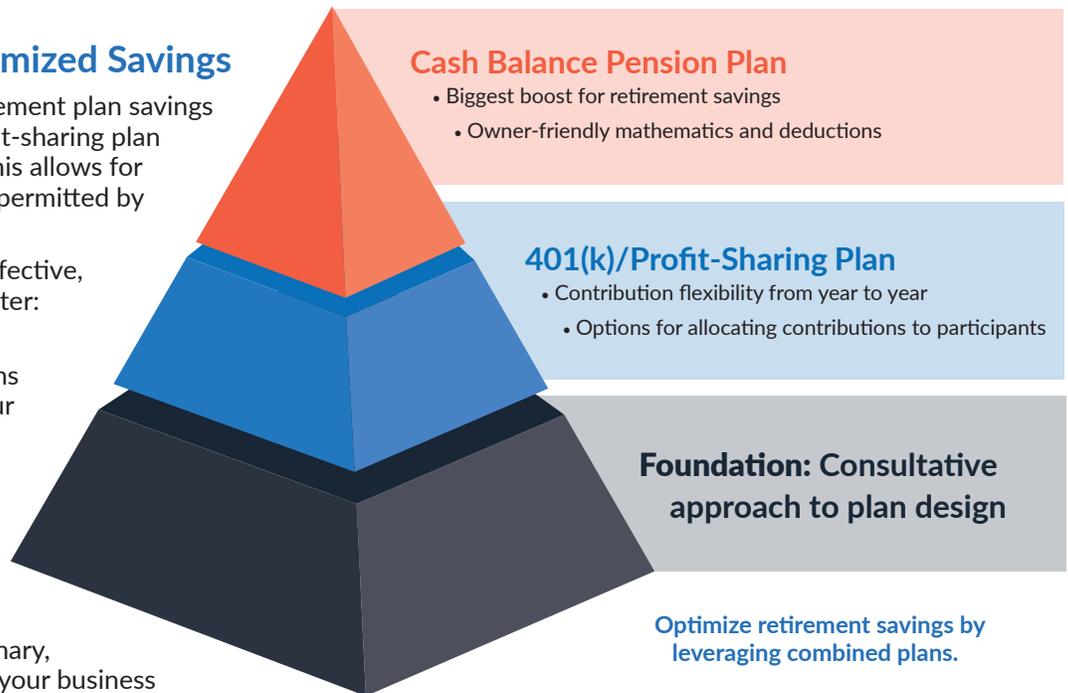
### Advantages of Optimized Savings

You can optimize your retirement plan savings by combining a 401(k)/profit-sharing plan with a cash balance plan. This allows for the maximum contribution permitted by the IRS.

Combined plans are cost-effective, flexible and easy to administer:

- **Cost savings:** Employer contributions to both plans are tax-deductible for your business. Since a single entity administers the plans for tax purposes, you increase your efficiencies and save even more.
- **Contribution flexibility:** Profit-sharing is discretionary, so you decide how much your business contributes each year based on cash flow. Your company's profit-sharing contributions can be high in profitable years and low – or even zero – in lean years. Cash balance contributions have less flexibility, but their higher upper limit can power-boost retirement savings for selected individuals.
- **Easy administration:** Choosing a retirement plan solutions provider such as Vantage Benefits Administrators helps minimize your administrative burden. For profit-sharing and cash balance plans, you simply submit a completed census request and questionnaire each year. That's it!

Whether or not you combine the plans, you get ahead faster by selecting Vantage as your provider. Through **Vantage Platinum<sup>SM</sup>** services, we enhance the value of your plan with our consultative approach, in-house actuarial services and single-source administration.



## Consultative Approach

Using a consultative approach to retirement plan design, we help optimize retirement savings according to your unique situation while containing costs and ensuring compliance. We present flexible choices with respect to plan objectives, component plans and plan design so your company can meet the needs of owners, executives and employees. We also enable you to manage combined plans in tandem so they meet your company's cash flow requirements over time. This is a service few companies provide. Since contribution limits can change each year, we assist you with annual adjustments for those as well.

### Combined plans with Vantage:

- ✓ Cost-effective
- ✓ Flexible
- ✓ Easy to administer
- ✓ Consultative
- ✓ Full-service

## In-House Actuarial Services

You can envision your options by viewing a sample scenario of combined plans. Most providers use third-party actuaries to construct compliant scenarios – but these come with additional fees. With Vantage, you receive our in-house actuarial services and reap the cost savings!

A single provider must administer the profit-sharing and cash balance plan components because they are tested together to meet IRS regulations. The following table illustrates the benefits of combining a 401(k)/profit-sharing plan with a cash balance pension plan administered by Vantage.

Participant	Age	Pay for the Year	Profit-Sharing	Cash Balance	Employee 401(k) Deferral	Employer 3% Safe Harbor	Total from Employer
Owner	58	\$270,000	\$27,900	\$160,000	\$24,000	\$8,100	\$196,000
Employee 1	37	\$50,000	\$1,000	\$1,000	\$2,000	\$1,500	\$3,500
Employee 2	27	\$40,000	\$800	\$1,000	\$1,000	\$1,200	\$3,000
Total Employer Contribution:							\$202,500

Table: Sample scenarios help with decision making.

## Single-Source Administration

Because we don't use outside vendors, we're a single point of contact for all your retirement plan consulting and administration needs. You send data and information to one location. If a question arises, you have one dedicated contact person instead of separate entities, names and phone numbers. This saves you time, money and effort.

We look forward to learning how we can meet your needs for a more sophisticated retirement plan solution. To receive your free feasibility study, please contact us at 1.800.337.8005.

### About Vantage

Vantage Benefits Administrators, Inc., is a full-service employee benefits consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. Vantage specializes in comprehensive, cutting-edge corporate benefit program administration, offering fiduciary services as needed. Independent of all carriers and investment product providers, Vantage is unbiased in its pursuit of its clients' best interests. The company emphasizes transparency, integrity, responsiveness and cost efficiency. For more information, please call 1.800.337.8005 or visit [www.vantagebenefits.com](http://www.vantagebenefits.com).



**Vantage Benefits Administrators, Inc.**  
1201 Elm Street, Suite 1600  
Dallas, TX 75270  
800.337.8005  
[www.vantagebenefits.com](http://www.vantagebenefits.com)

Vantage Platinum is a service mark of Vantage Benefits Administrators, Inc. All other trademarks, registered trademarks and service marks are the property of their respective owners.

© 2017 Vantage Benefits Administrators, Inc. All rights reserved.