



BUILDING A RETIREMENT PLAN FOR YOUR BUSINESS

Level 1:

- ▼ **Set retirement plan objectives:** What do you want to accomplish? Provide additional retirement savings? Attract/retain key employees?

Level 2:

- ▼ **Determine whom you would like to benefit:** All employees or only key staff?

Level 3:

- ▼ **Gather data using employee census.** Review number of people affected, age, salaries, length of service, and turnover rate.

Level 4:

- ▼ **Determine dollars available to fund the plan.** Will this amount be available every year? Should funding be from the company only or include voluntary employee contributors?

Level 5:

- ▼ **Evaluate available alternatives,** including qualified and non qualified plans.

Level 6:

- ▼ **Review and evaluate options,** then work with advisor to design key plan features.

Level 7:

- ▼ **Select retirement plan that best suits your company's needs.** (Select plan administrators and trustees where applicable.)

Level 8:

- ▼ **Implement** the plan.

Level 9:

- ▼ **Discuss** the plan with appropriate employees.

Level 10:

- ▼ **Monitor plan progress** at least annually.

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