



TAILORED 401(K) PLANS FOR GROWING BUSINESSES

ML&R WEALTH MANAGEMENT is an independent Registered Investment Advisor dedicated to helping clients achieve their financial goals through a well thought out wealth management plan.

Our retirement plan services include third party administrative (TPA), 3(16) plan administrative and advisory services for tax-qualified retirement plans, including 401(k), profit sharing, pension and cash balance plans. We design and manage tailored retirement plans that benefit business owners and their employees by an investment philosophy based on a long-term outlook and full transparency in pricing with no hidden fees.

HOW DOES YOUR 401(K) PLAN STACK UP?

- ✓ Do the owners and key employees maximize the tax benefits from your 401(k) plan design?
- ✓ Have the owners or key employees received 401(k) refunds or had their contributions limited?
- ✓ Have you benchmarked your 401(k) fees in the last 3-5 years?
- ✓ Are you happy with the service you receive from your 401(k) plan provider?
- ✓ When was the last educational meeting for your employees?
- ✓ Are there duties you are performing that you would like to outsource?

WHAT SETS OUR RETIREMENT SERVICES APART?

- ✓ We serve as a single point of contact and coordinate with other plan service providers, such as the record keeper, TPA, custodians and fund companies.
- ✓ We will take on Fiduciary responsibility for investment selection, monitoring and many plan administrative tasks
- ✓ We offer full transparency in pricing with no hidden fees.
- ✓ We have extensive expertise in plan design, compliance and execution.
- ✓ We create and manage model portfolios as a simple and effective single choice option for your participants.
- ✓ We can customize a service model to meet the needs of your company

We would like to help you **evaluate** your 401(k) plan and are happy to provide a **complimentary analysis** of how its fees and services compare to national averages.

Disclaimer: You may request a copy of ML&R Wealth Management LLC's Form ADV Part 2A, or it may be viewed by searching us in the SEC web site at www.adviserinfo.sec.gov. Additional information about the experience and training of our advisory personnel is available in our Form ADV Part 2B Brochure Supplements, which may be requested by contacting ML&R Wealth Management.

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The strongest relationships we have with clients are those where ML&R Wealth Management serves in all three capacities – Investment Advisor, Third Party Administrator and 3(16) Plan Administrator.

INVESTMENT ADVISORY SERVICES

ML&R Wealth Management can serve as either a 3(21) or a 3(38) investment advisor for your company's plan. Both services allow you, and your participants to receive unbiased investment advice. Either option will provide you with co-fiduciary protection with regard to fund selection.

THIRD PARTY ADMINISTRATION SERVICES (TPA SERVICES)

ML&R Wealth Management can assist you with many of your administrative duties.

- ✓ Preparing your company's plan document and any requested or required amendments
- ✓ Completing compliance testing, employer contribution calculations and assisting in eligibility determination
- ✓ Preparing Form 5500 for you to submit, as well as Forms 8955-SSA and 5330 (if needed), including audit support.

3(16) PLAN ADMINISTRATION SERVICES

ML&R Wealth Management will serve as a co-fiduciary with you as the Plan Administrator. This service allows you to delegate selected management tasks to ML&R and transfer responsibility and liability of those tasks to us. Among those tasks are:

- ✓ Review and approval of corrective refunds, Qualified Domestic Relations Orders, loans and all distributions
- ✓ Interpretation of plan document provisions
- ✓ Signing Forms 5500 and 8955-SSA
- ✓ Distribution of all required participant notices
- ✓ Monitoring deferral timing
- ✓ Benchmarking of service provider fees
- ✓ Oversight and coordination with other service providers

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