

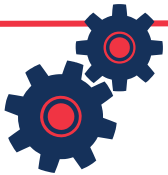


## CONSTRUCTA-401(k)

Constructa-401(k) is an Association Retirement Plan (ARP) owned by ABC of Alabama and serviced through the strategic alliance of Fi Plan Partners, Kreativ Retirement Plan Solutions, and BeneTech. This alliance offers 401(k) administration and a financial wellness program for employees at a discounted price.

- \* Does your current advisor meet with each participant and offer an employee wellness program?
- \* Do you know the current fee structure of your 401(k) plan, and do you know that there is preferred pricing through your membership in ABC of Alabama?
- \* Do you know what your personal legal liability is in your current plan? Does your current financial advisor serve as a fiduciary?
- \* Do you, your CFO, or your HR Manager spend too much time handling questions on the 401(k) plan?

ABC's Association Retirement Plan is open for both members wanting to start a new 401(k) retirement plan for their employees, as well as members with an existing 401(k) retirement plan. By allowing ABC members to join an established ARP, new "startup" plans will have the same cost-effective advantage as ABC members that already have established plans.



### HERE'S HOW IT WORKS

- ⚙️ Professional administrators oversee the plan, accept legal responsibility and accountability for their role. This allows you to outsource the fiduciary responsibility and liability for the management of your plan.
- ⚙️ You save time and labor, two of your most precious resources, so you can spend more of your time running your business.
- ⚙️ Your employees get the benefit of a high-quality retirement program complete with professional investment management and access to cost-effective investment options normally only available to the largest companies.



### EMPLOYEE WELLNESS PROGRAM AND EMPLOYEE ENGAGEMENT

Through one-on-one meetings with our advisors and the use of financial planning software, employees can achieve better knowledge about how their long term goals can be attained.



### FIDUCIARY RESPONSIBILITIES & COMPLIANCE

Kreativ Retirement Plan Solutions serves as a 3(38) fiduciary and holds the legal responsibility with investment selection and monitoring. Benetech Administrators can serve as a 3(16) fiduciary to shift the administrative liability away from your company.



### FEES & EXPENSES

Through the special pricing arrangement, your company and employees can be assured that this retirement plan offering is competitively priced, so employees can keep more of what is in their accounts and you as an employer can know that you are doing the right thing for your team.

## THE BENEFITS TO EMPLOYERS



### Attract and retain key employees

It has become essential to attract and retain key employees by offering a retirement plan in today's work environment. By keeping employees, you may reduce the cost of training and maintain your competitive edge.

### Make sure employees are on track for retirement

Saving for retirement can be simple. Many studies have shown that financial stress negatively impacts employees' ability to focus and be productive. By offering a retirement plan, you help improve your employees' lives and strive to improve your business as well.

### Tax Benefits

401(k) plans can also lower your tax burden when tax season comes around. Matched contributions are one aspect of a 401(k) plan that can be a tax deduction. Also, tax credits are available for certain employers.

## THE BENEFITS TO EMPLOYEES



### Improve Financial Confidence

Statistics show that saving in and understanding a retirement plan has the potential to reduce employee physical and mental stress, and furthermore, positively impact their lives and relationship.

### Compound Earning (Rule of 72)

Albert Einstein once said, "Compound interest is the eighth wonder of the world." This is very true for retirement savings. The Rule of 72 is the rate money doubles. Money may double every ten years if an investor earns 7.2% each year. Conversely, money may double every 7.2 years if an investor earns 10%. The longer one saves and the earlier one begins to save, the greater the chances of a more comfortable retirement.

### Contributions & Ongoing Plan Participation Are Effortless

Employees can contribute to their retirement plan automatically through payroll, making it easy to save. Once an employee enrolls in the retirement plan, the investments and fees are monitored with the purpose of improving retirement outlooks.

Requesting a proposal to join ABC's Association Retirement Plan is quick and simple. Just some basic employee information will allow us the ability to provide you a quote and/or plan comparison.

**GIVE US A CALL!**



PLAN PARTNERS

**Bobby Norman**  
Managing Director / Senior Vice President

P: (205) 989-3498  
E: [bnorman@fiplanpartners.com](mailto:bnorman@fiplanpartners.com)

**(k)reativ**  
retirement plan solutions

**Justin Ladden**  
Retirement Plan Consultant

P: (205) 478-9088  
E: [jladden@kreativ-plans.com](mailto:jladden@kreativ-plans.com)



BENETECH ADMINISTRATORS, INC.

*Investment advisory services offered through LPL Financial a registered investment advisor. 3(38) fiduciary services offered through Kreativ Retirement Plan Solutions. Administrative and compliance services offered through BeneTech Administrators. Kreativ Retirement Plan Solutions and BeneTech Administrators are separate entities from Fi Plan Partners and LPL Financial.*

*This information is not intended as authoritative guidance or tax legal advice. Neither Kreativ Retirement Plan Solutions, BeneTech Administrators, Fi Plan Partners and LPL Financial, nor their representatives provide tax, legal, or investment advice. For answers to your specific questions, please consult a qualified attorney or tax advisor. In no way does advisor assure that, by using the information provided, plan sponsors will be in compliance with ERISA Regulations.*

*The material does not constitute a specific recommendation or advice regarding engaging third-party service providers and should not be used as the sole factor in selecting providers for your plan. The final selection of third-party service providers is the responsibility of the plan sponsor.*