

Profit Advantage's ***“The 401(k) Savings Plan”***

Profit Advantage, combined with Nationwide Financial Services, has put together an affordable retirement plan for small businesses. Our plan has all the flexibility of a custom plan, meaning you decide on your vesting schedule, determination of eligible employees and how you want to contribute towards the plan (profit sharing, safe harbour, matching, etc.). This plan is far superior to what a small business could get on their own.

Trustee liability and responsibility is the burden of Profit Advantage, with the assistance of Benefit Plans, Inc. of Omaha. This is an enormous relief to small businesses because one mistake can lead to costly audits and expensive fines or penalties.

Your employees will have the benefit of personal, one on one meetings, with a financial advisor solely dedicate to our savings plan. The advisor will help educate and assist the employees with their fund selection. The employees will have the following stock and bond funds to choose from:

American Century
Franklin Templeton
Gartmore
Oakmark
Oppenheimer
T Rowe Price

Lastly, COMPLIANCE! Your business retains the fiduciary responsibility of funding and contributing to the plan. Profit Advantage is responsible for conducting all year end audits, 5500 filings and participant distributions. The Trustee functions are the responsibly of our number one compliance officer, our President, Mike Roseland.

The annual fee is \$1250 for the company. The employee pays a participant charge of \$4 per quarter. If you compare this to other plans, you will find it is extremely affordable, especially after considering the elimination of Trustee liabilities and IRS paperwork, along with additional charges from your CPA for audits or reviews.

If you are interested in getting a retirement plan set up for your company, please contact Mike Roseland at 402-592-8334.