

Retirement Plan Solutions Designed For Medical Practices

OUR PROFESSIONAL CLIENTS SAY IT BEST

Our customers in the medical and dental profession rely on the experienced financial service professionals at Pension Parameters to determine and execute the right solution for their retirement needs. And you don't have to take our word for it; the medical practices that we serve have plenty to say:

TWO SEPARATE MEDICAL PRACTICES; ONE RESOUNDING VOTE OF CONFIDENCE.

A retired pediatric surgeon, Michael A. Bleicher, who spent his career treating newborns, infants, children and adolescents; and his wife, a breast surgeon still in practice, started working with Pension Parameters 12 years ago. Says Dr. Michael Bleicher:

"I wasn't satisfied with our previous retirement advisors. I wanted an understanding of what was happening with our plans. Pension Parameters was referred to us, and after a year of experiencing their personal service on our profit-sharing plan and defined benefit plan for ourselves and staff, we were satisfied that the company could handle the needs of a medical practice."

"I found that Pension Parameters was and is readily available to provide feedback that I just wasn't getting in the past. Kevin (McCormack) makes himself available and we can always see how the plans are doing through the website."

"Even now, I speak with Pension Parameters' actuary or Kevin for my wife's benefit. When you make a call, you actually get a human being and don't have to play telephone tag, which is so frustrating. Having access to top people is all I really want. I ask a question and I get a straight answer."

"ABILITY-AFFABILITY-AVAILABILITY: These attributes describe our experience with Pension Parameters and are important to medical practices."

- Michael A. Bleicher, M.D., FACS, FRCS(C), FAAP(S)
- Laurie J. Bleicher, M.D., FACS, FRCS(C)

Anchorage, Alaska

PLAN GUIDELINES

To help you choose the plan best suited to your needs, consider the following:

- **401 (k) Plan** – provide employees of your small business the opportunity to contribute through payroll deduction on a pre-tax basis.
- **New Comparability** for businesses who want to make discretionary contributions. Contribution percentage for one category of participants (usually owner) is greater than contribution percentage for other category of participants.
- **Individual 401(k)** for sole proprietorships that want to make the highest possible discretionary contribution (salary deferrals plus employer contributions); cannot employ anyone other than a spouse.
- **Defined Benefit** for sole proprietorships that want to make the highest possible contribution. This plan requires an actuarially-determined annual contribution.

PUT US ON YOUR ADVISORY TEAM



Visit our website at

<http://www.pensionfinancialservices.com>

And visit our Blog there!

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**"ABILITY-
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AVAILABILITY"**

**PENSION
PARAMETERS
FINANCIAL
SERVICES, INC.**

**Retirement Plan
Solutions**

**Designed For
Medical Practices**



All Medical Practices Are Not Alike— and when it comes to offering a retirement plan to your valuable staff, there are many considerations. Since the 1970's, Pension Parameters Financial Services, Inc. has been a leading financial advisor to the Medical & Dental Professional Community, designing plans and packages that maximize benefits for both owners of practices and their staff members.

Pension Parameters works with you to consider all variables; e.g. do you have highly-compensated senior level partners; is the age of each staff member being considered as well as plans to expand or shrink size of staff; which plans precisely will best benefit the short and long-term need of the practice?

- Have all tax advantages been explained that will specifically benefit the owner? The whole practice?
- What kind of plan is affordable that will satisfy and retain staff?
- Have you established a 401(k) Plan for you and your employees?
- Are you offering a New Comparability Profit Sharing Plan?
- If you are a sole proprietor, have you looked at opening an Individual 401(k) Plan or a Defined Benefit Plan for you and your spouse?

POSSIBILITIES FOR MEDICAL PRACTICES

Professional medical practices need a low maintenance, high power retirement planning service provider like Pension Parameters Financial Services. We can:

- Achieve Maximum potential savings for you and each of your employees (subject to certain IRS limits)
- Catch-up contributions if you are over 50 years old
- Reduce/minimize annual tax expenses
- Enhance/perpetuate employee loyalty and satisfaction
- Choose best plan for older business owners and younger entrepreneurs
- Make transition from existing plans/programs
- Maximize contributions on behalf of owner employees
- Valuable tax breaks for you and a participating spouse

OUR PROFESSIONAL CLIENTS SAY IT BEST

RELIABILITY & CUSTOMER SERVICE FOR THE STAFF.

"We've been working with Pension Parameters for more than 20 years. Our employees like their retirement packages very much, and they call Pension Parameters for private consultations and have given us positive feedback about that. We feel that Pension Parameters is quite reliable. The reports come in time; paperwork is executed properly they offer counsel when we need it; and this has all been consistent over the years."

"Also with consistent customer service has been a steady growth performance of our funds. They are really everything needed for retirement by a dental practice and its staff."

*– Dr. Joel Goldin, Prosthodontic Associates
New York, New York*

EMPOWERING STAFF AND INVESTORS; PROVIDING SUPPORT SO WE CAN FOCUS ON MEDICINE

"I only need to talk to Pension Parameters about four times a year, but know that they will be immediately responsive to anything we need such as adding a new staff member to the plan or making an investment change for the portfolio. They have developed a secure online access website for plan review and even management for the employer and employee which empowers the investors."

"Our practice has been using Pension Parameters about 15 years, and in that time, they have provided guidance about

WHY US?

Our respected team, led by Kevin McCormack, President, will personally meet with you to evaluate your retirement goals. We will then provide an overview of viable options for both you and your employees.

We pride ourselves on being our customers' one-stop-service provider. Always Accessible. Always Helpful.

As Registered Investment Advisors, we will assist you in

new kinds of plans and directed us in our investment choices that might be appropriate. Additionally, they handle all our form completion and submission for the IRS which saves us time and expense."

"I like them because they are easy to work with and as a business owner, I can get what I need when I want it. They are reachable and responsive to any questions and there's never more than an hour delay. This helps us use our time for what we do best."

*– Dr. Harvey Richman, OD, FAAO, FCOVD
Diplomate American Board of Optometry,
Shore Family Eyecare, PA, Manasquan, NJ.*

TREMENDOUS VALUE FOR THE MONEY AND NO PROBLEM WORKING LONG- DISTANCE

"We've been using Pension Parameters for more than 20 years. The service is excellent. They provide answers to us in a timely fashion and they understand and explain the legalities for profit-sharing plans."

"Working long distance with Pension Parameters is no problem. We're in Maine; they're in New York and New Jersey, and it still works fine with plenty of personal service. I believe we receive tremendous value for the money that we spend."

*– Dr. Harendrababu Patel, MD
Sanford, Maine*

determining the best way to invest your plan's assets. You will receive customized reports detailing the performance of your portfolio.

Pension Parameters is THE retirement solution for your medical practice, fully dedicated to helping you meet your retirement goals.

Meet us and become one of our many satisfied customers.