

## 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**  
Sanford, Maine

## TWO SEPARATE 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 13 years ago. He says:

*"I wasn't satisfied with our previous retirement advisors. I wanted an understanding of what was happening with our plans. 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."*

**"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), and**  
– **Laurie J. Bleicher, M.D., FACS, FRCS(C)**  
Anchorage, Alaska

## PLAN GUIDELINES FOR PROFESSIONAL PRACTICES

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

- **401 (k) Plan:** provides employees of your small business the opportunity to contribute through payroll deduction on a pre-tax basis.
- **New Comparability** for businesses that 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.

An extensive list of plan offerings is provided on the website. Or ask us for the longer brochure.



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## RETIREMENT PLAN SOLUTIONS FOR DENTAL PRACTICES



## PENSION PARAMETERS:

**All Dental Practices Are Not Alike.** Since the 1970s, Pension Parameters has been a leading financial advisor to the Dental Professional Communities, designing retirement plans and packages that maximize benefits for both owners of practices and their staff members. Because of our established position in the industry, we have at our disposal the best possible array of funds in the market and the most forward-thinking analysts to maximize your savings opportunities.

### **First, We Assess**

We never ever lose sight that having your business means earning and keeping your trust. Pension Parameters delivers performance and personalized service with a proven track record. Our relationship begins when our company President, Kevin McCormack, visits your site with a Certified Financial Planner, a Registered Investment Advisor or an Enrolled Actuary to take your retirement temperature. We want to see your operation; to understand your short and long-term needs; and to then outline for you the types of plans that will bring the greatest reward — and comfort level — to both you and every single member of your staff. We help you assess which plans will best benefit the short and long-term needs of the practice, and consider the demographics or your current staff, whether you have highly-compensated senior level partners and whether tax advantages are being utilized fully.

### **Then, we zero in to the needs of the profession and specifically YOUR practice.**

Professional practices achieve the best retirement savings and tax advantages with a low maintenance, high power retirement planning service provider like Pension Parameters. While you focus on your core activities, we will ensure

that you and your staff receive a full personal analysis and training.

### **Then We Propose Personalized Plans for You**

Pension Parameters designs retirement programs for your practice and its staff — with the assurance that we will always redesign or add plans under your direction if your needs change. Acting as your Third Party Administrator (TPA) (filing tax forms, creating total transparency with regular reports, and discussing progress with you), we ensure that your plan is in full compliance with all federal rules and regulations.

### **We Keep You Officially In the Loop**

A principal from Pension Parameters will work closely with you to develop your Investment Policy Statement, a document which establishes your investment framework, risk tolerance, and goals. It also serves as a tool for us to service your account the best way possible. Our registered investment advisor will discuss with you the nature of the allocations that Pension Parameters is managing for you. Given that conversation, this advisor will call you throughout the year with recommendations that will help correct market changes, limit your exposure, and give you the most bang for each invested buck.

## **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 Medical & 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 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.**