## Custom Plan Design

## Investment Management*

## Employee Education

## Dedicated Service Team

## Comprehensive Financial Planning

*Securities and investment advisory services are offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. AIC and David White & Associates are not affiliated. Additional products and services may be available through David White & Associates that are not offered through AIC. Representatives of AIC do not provide tax or legal advice. Please consult your tax advisor or attorney regarding your situation.

## 401(k)

## Safe Harbor

## Profit Sharing

## Defined Benefit

## 403(B)

## SEP IRA

## IRA


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*dream, grow, protect, enjoy*

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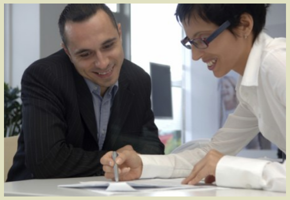
# *Retirement Plan Services*

**Helping business owners and their employees plan and save for retirement**

David White & Associates

## Custom Plan Design



We work with business owners to design a custom plan that meets the specific needs of their business. We use Plan Design to target 3 major business concerns:

1. Tax Deductions
2. Turning business profits into personal retirement savings
3. Attracting, retaining and rewarding key employees

Some of the typical qualified retirement plans are:

1. Safe Harbor 401(k) Plans
2. Custom Designed Profit Sharing Plans
3. Defined Benefit Plans
4. Defined Benefit Offset Plans for owners only

## Investment Management

Retirement Plans today offer many investment options and it's the business owners responsibility to make sure those investments meet the needs of all the participants in the plan. We work with our clients to choose the investments available to the plan. We review the investments regularly and make suggestions to add or replace them if warranted. Some key factors when picking investment options are:

- Fees
- Performance
- Diversification
- Suitability

## Employee Education

David White & Associates takes pride in the level of service and attention we provide to each of the participants in our client's retirement plan. Educating plan participants isn't just about giving investment advice. Participants have to clearly understand the value in saving for retirement and may need help figuring out how much they need to save. We offer:

- Enrollment meetings
- Education meetings/market updates
- One on one personal meetings
- Custom asset allocation
- Personal financial planning
- General hand holding when needed

Hiring a dedicated Financial Advisor for your company retirement plan is important to the success of your plan and it is an additional benefit you can offer to your employees.

## Dedicated Service Team

Our One Point of Contact service model helps assure that our clients get the assistance they need in a timely matter. Our service team is available to all plan participants, allowing you to conduct business and not get wrapped up in participant questions.

We will also act as the point of contact for your Plan Administrator and work to resolve all plan issues, process enrollments, facilitate participant distributions and help you complete all compliance documents.

Depending on the size of your plan and the level of contact you desire, our service team provides:

- Regular phone calls to touch base
- Quarterly newsletters
- Quarterly census requests to track eligibility
- Annual plan review

## Comprehensive Financial Planning

Our mission is to help individuals and businesses capture the wealth that may be missing from their existing financial strategies by providing a synergistic approach to coordinating all the tax, legal and wealth strategies available. Making the right decisions along life's journey can be challenging without clearly defined steps in reaching your goals. We tailor each plan to meet the unique needs and goals of our clients. Services include:

- Personal financial planning
- Personal insurance planning
- Executive compensation planning
- Employee benefits
- Salary continuation plans
- Wealth accumulation strategies
- Wealth transfer strategies
- Business succession planning
- Retirement planning strategies