



## Your Guide to the Tax-Deferral Small-Plan Market

### Actuarial & Pension Services

Since 1973, small-plan owners across the nation have found success in the tax-deferred market by relying on BPAS credentialed actuaries and advisors. Our team of knowledgeable experts can show you how to effectively navigate these markets with enhanced value by redesigning, implementing, and administering retirement programs for small-plan owners/stakeholders.



**Creative & Efficient Designs** — We'll design a program to offer significant benefits and tax deductions for owners and make efficient use of contribution dollars committed to employees. We consider funding and accounting strategies that are in line with business goals. We may recommend using a combination of defined benefit/cash balance plans with 401(k) plans to achieve contributions and benefits objectives.



**Actuarial Valuation & Compliance Services** — Single employer, controlled or affiliated groups, and not-for-profit plan expertise; reporting under ERISA (PPA), plan audit standards and financial accounting standards (ASC, SAP); preparation of DOL/IRS Form 5500 and PBGC Filings; coverage, participation and nondiscrimination testing; calculations of maximum benefits, contribution limits, and top-heavy minimum benefit requirements; calculations of participant benefits and elections.



**Tax & Legal Consulting** — Help with understanding pension regulations; plan document preparation, amendments and restatements (utilizing volume, prototype, and individually designed formats), for review by an attorney.



**Customized Web Portal** — Secure portals for plan sponsors and plan participants; view participant data and benefit statements, plan documents, summaries and notifications; access information and education materials to facilitate the understanding and administration of the plan(s).



**Plan Termination** — Oversee the complete plan termination process, including all governmental filing forms to ensure a smooth distribution of plan assets to plan participants; lump sum offerings, rollovers, annuity purchases and where excess assets exist, the transfer to a qualified replacement plan without incurring a current tax liability.

### Types of Tax-Deferral Plans

- **Qualified Traditional & Hybrid Defined Benefit:** Solo DB, Cash Balance, and Target Benefit Plans
- **Combination Design** with 401(k) Profit Sharing Plans
- **Prevailing Wage**
- **Non-Qualified:** Supplemental Executive Retirement Plans, 409A, 457(b) & 457(f) Plans

**See why plans of all sizes consistently turn to BPAS actuaries and advisors.**



**Ready to learn more? Let's talk.**

☎ 866.401.5272 | ✉ [trustsales@bpas.com](mailto:trustsales@bpas.com) | 💻 [bpas.com](http://bpas.com)



**SERVICES:** Workplace Retirement Plans | Actuarial & Pension | Healthcare Consulting | IRA | VEBA HRA | Health & Welfare Plans  
Fiduciary | Collective Investment Funds | Fund Administration | Institutional Trust

**SUBSIDIARIES:** BPAS Trust Company of Puerto Rico | Global Trust Company | Hand Benefits & Trust | NRS Trust Product Administration

REV 03.24.22