

# ASSET STRATEGY

Helping you Create, Manage, Protect & Distribute Wealth®

2025

## CORPORATE RETIREMENT PLAN SOLUTIONS

ATTRACT, REWARD, RETAIN, REPEAT

## The Value of Independence:

As an independent firm, Asset Strategy has no obligations to investment product manufacturers and no cross-sell quotas or other home-office directives that may lead to conflicts of interest.

This independence allows us to put your best interests and those of your participants first at all times.





## Leader in Retirement Plan & Executive Compensation Consulting:

Asset Strategy was founded as a consulting firm dedicated to the retirement plan industry.

We have assembled a team of committed and experienced professionals with one guiding purpose in mind:

- **Help plan sponsors and individual investors meet their retirement plan needs and obligations.**

Our mission is to provide retirement plan consulting services with the utmost professionalism and uncompromising integrity.

A silhouette illustration of four people climbing a mountain. One person is at the top, another is reaching down to help a third person, who is reaching down to help a fourth person. A sign hangs from the top left, reading 'Retirement Ahead!'.

*Retirement Ahead!*

We provide retirement plan consulting, financial planning, and investment advice, based on a thorough understanding of your unique circumstances and objectives. We support you with a nationwide network of consultants who have decades of retirement plan and executive compensation experience. We employ cutting-edge technology and analytics using a team-based approach. We understand that the retirement plan market is constantly changing, and are committed to continually enhancing our capabilities to help you stay ahead.

## Corporate Retirement Plan Solutions:

Retirement benefit planning has been at the heart of our business since we began back in 1988. We offer sophisticated advice and comprehensive services across the full range of retirement plan disciplines.



### **Fiduciary Risk Management/Outsourcing:**

- Navigating fiduciary responsibilities is crucial for plan sponsors to ensure compliance and protect against potential liabilities!
- Here at Asset Strategy, we assist businesses in understanding and managing these duties by offering fiduciary risk assessments and implementing best practices for your business.
- For businesses seeking to mitigate fiduciary burdens, Asset Strategy provides outsourcing solutions, allowing companies to delegate certain fiduciary functions while maintaining oversight.
- This approach ensures that retirement plans adhere to regulatory standards and operate in the best interest of the business owners and especially the participants.

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## Qualified Plan Consulting:

- Designing and maintaining qualified retirement plans require specialized knowledge to meet regulatory requirements and align with organizational goals.
- Asset Strategy offers consulting services for various qualified plans, including Simple IRAs, SEP IRAs, Solo 401(k)s, 401(k)s, Safe Harbor 401(k)s, Profit Sharing Plans, as well as Cash Balance Plans, and more.
- Our experts guide plan sponsors through plan design, implementation, and ongoing management, ensuring that each plan complies with the Employee Retirement Income Security Act (ERISA) and other pertinent regulations.
- By tailoring plans to the specific needs of an organization, Asset Strategy helps maximize benefits for both employers and employees.



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## Investment Management:

- Effective investment management is vital for the growth and stability of retirement plan assets!
- Asset Strategy provides investment advisory services, developing customized investment strategies that align with the objectives and risk tolerance of plan participants.
- Our services include selecting appropriate investment options, monitoring performance, and making adjustments as needed to optimize returns. By employing a disciplined investment approach, Asset Strategy aims to enhance the financial well-being of plan participants.

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## Plan Optimization:

- Regular evaluation and optimization of retirement plans ensure they remain efficient and effective.
- We conduct thorough plan reviews to identify areas for improvement, such as cost reduction, administrative efficiency, and enhanced participant engagement.
- We also provide actionable recommendations to optimize plan design and operations.
- This ensures that the retirement plan continues to meet the evolving needs of the organization and its employees.

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## Participant Success:

- The success of a retirement plan is ultimately measured by the financial outcomes of its participants.
- Our team is committed to supporting participants in achieving their retirement goals by offering personalized guidance and resources.
- This includes one-on-one consultations, financial planning tools, and ongoing support to help employees make informed decisions about their retirement savings.
- By focusing on participant success, Asset Strategy enhances overall plan effectiveness and employee satisfaction.



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## Employee Education:

- Educated employees are better equipped to make decisions that positively impact their financial futures.
- We offer comprehensive educational programs designed to increase financial literacy among employees.
- These programs cover a range of topics, including retirement plan features, investment fundamentals, and strategies for maximizing retirement savings!
- By empowering employees with knowledge, our team helps them take proactive steps toward securing their financial well-being.

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## Financial Wellness:

- Financial wellness extends beyond retirement planning to encompass overall financial health.
- Our Five Pillars of Financial Wellness (*explained on the next page*) provides financial wellness programs that address various aspects of personal finance, such as emergency savings accounts (ESAs), budgeting, debt management, insurance/protection, and investing for retirement.
- These programs aim to reduce financial stress among employees, leading to increased productivity and job satisfaction.
- By promoting financial wellness, Asset Strategy contributes to a healthier, more financially secure workforce.

## Financial Wellness for ALL Employees:



MyWealth Journey allows you to see where all your goals stand – from emergency savings all the way to retirement.

No matter where you are in the process, Asset Strategy can help you feel better about where you're going and what to do next.

[www.assetstrategy.com/mywealthjourney](http://www.assetstrategy.com/mywealthjourney)

## THE FIVE PILLARS OF FINANCIAL WELLNESS



### ESA (Emergency Savings Account)

Financial cushion for unexpected expenses, ensuring stability and peace of mind.



### Budget

Plan allocating income, prioritizing spending to achieve financial goals efficiently.



### Debt

Systematic elimination of debts to attain financial independence and stability.



### Insurance / Protection

Coverage shielding against financial loss in unforeseen circumstances.



### Investment / Retirement

Investing wisely now can provide a comfortable retirement and enhance financial stability.



# 2025 Retirement Plan Comparison Chart



Source:  
<https://www.irs.gov/retirement-plans/plan-sponsor/types-of-retirement-plans>  
as of 12.3.2024

	Simple IRA	SEP-IRA	Solo 401(k)	401(k) Plan	Safe Harbor 401(k) Plan	Profit Sharing Plan	Cash Balance Plan
<b>When to Establish:</b>	Any date between Jan 1 and Oct 1.	Anytime prior to tax filing.	Ideally prior to fiscal year end.	Ideally prior to fiscal year end.	Depends on safe harbor.	Anytime prior to tax filing.	Anytime prior to tax filing.
<b>Typical Plan Sponsor:</b>	Small business – generally with 100 or fewer employees	A business of any size, even self-employed.	All businesses with no common law employees.	All businesses except gov't agencies.	All businesses except gov't agencies.	All businesses	All highly profitable businesses with consistent profit patterns
<b>Advantages:</b>	Easy and inexpensive to set up and operate. Employees share responsibility for their retirement. No discrimination testing required. Inflexible contributions. Lower contribution limits than some other retirement plans.	Easy to set up and manage for employees and employers. Contributions are tax-deferred for the employee and tax-deductible for the business. Annual contribution limits are higher than with traditional IRAs. Employers have greater flexibility on contribution percentages.	Allows sole-proprietors the ability to contribute maximum deferrals plus contribute up to 25% of their income to a bankruptcy proof trust. No tax filings until assets reach \$250k.	Provides an effective tax tool and employee benefit with employer control. Roth contributions allowed for high income taxpayers.	Great for small, family-owned businesses who wish to avoid ADP/ACP and Top-Heavy discrimination tests. Roth contributions allowed. Roth conversion allowed.	Often added to a 401(k) giving the sponsor the discretion to contribute a total of 25% of eligible plan compensation. Contribution amounts can vary greatly among owners and eligible employees.	Allows owners who are 40+ to contribute to much higher contributions per year. Cash Balance plans are paired with 401(k) plans to achieve individual contribution limits up to <b>\$280,000</b> .
<b>Funded By:</b>	Employee & Employer	Employer	Employee & Employer	Employee & Employer	Employee & Employer	Employer	Employer
<b>Eligibility Requirements:</b>	Employees earning \$5,000 in up to two prior years and are expected to earn at least \$5,000 in the current calendar year.	May impose age 21 with any service in 3 out of 5 years and have earned at least \$750 in compensation during the year.	You must produce your income from your own business. And the business must be run by you alone, or you and your spouse.	May impose age 21 and 1 year of service with 1,000 hours, part-time employees who have worked at least 500 hours per year for two consecutive years must also be allowed to participate.	May impose age 21 and 1 year of service with 1,000 hours. Employers may choose to set less restrictive criteria.	May impose age 21 and 1 year of service with 1,000 hours. 2 years if 100% vested.	May impose age 21 and 1 year of service with 1,000 hours.
<b>Maximum Annual Individual Contribution:</b>	Employees can contribute up to 100% of their compensation to a SIMPLE IRA, with a maximum limit of <b>\$16,500</b> . Individuals aged 50 and older can make an additional catch-up contribution of <b>\$3,500</b> , bringing their total possible contribution to <b>\$20,000</b> .	Individuals cannot defer their salary to make contributions to a SEP IRA. However, they may be able to make traditional IRA contributions to a SEP IRA of up to <b>\$7,000</b> ( <b>\$8,000</b> for individuals age 50 or older).	Individuals can contribute up to 100% of their compensation to a Solo 401(k), with a maximum employee deferral limit of <b>\$23,500</b> . For those aged 50 and older, an additional catch-up contribution of <b>\$7,500</b> is allowed, bringing the total possible employee contribution to <b>\$31,000</b> .	Employees can contribute up to 100% of their compensation to a 401(k) plan, with a maximum employee deferral limit of <b>\$23,500</b> . Individuals aged 50 and older can make an additional catch-up contribution of <b>\$7,500</b> , bringing the total possible employee contribution to <b>\$31,000</b> .	Participants in a Safe Harbor 401(k) plan can contribute up to 100% of their compensation as employee deferrals, with a maximum limit of <b>\$23,500</b> . Individuals aged 50 and older can make an additional catch-up contribution of <b>\$7,500</b> , bringing their total possible employee contribution to <b>\$31,000</b> .	Profit Sharing Plans are funded solely by employer contributions; employees do not make individual contributions. Employers have the discretion to contribute up to <b>25%</b> of eligible compensation for each participant, with the total contribution per participant not exceeding <b>\$70,000</b> .	Cash Balance Plans are funded solely by employer contributions, with the maximum annual benefit for participants set at <b>\$280,000</b> .
<b>Maximum Annual Employer Contribution:</b>	Two contributions: 1. Match 100% up to 3% of employee's compensation. 2. Contribution of 2% of compensation to all eligible employees. Maximum compensation considered for this contribution is <b>\$350,000</b> , resulting in a maximum nonelective contribution of \$7,000 per eligible employee.  Employers may choose to make extra nonelective contribution of up to <b>10%</b> of compensation or <b>\$5,000</b> .	Employers can make discretionary contributions to SEP IRAs up to the lesser of <b>25%</b> of an eligible employee's compensation or <b>\$70,000</b> .	Think of yourself as two people: an employer and an employee. Within that overall <b>\$70,000</b> .  Employees may defer up to 100% of your compensation, with a maximum limit of <b>\$23,500</b> .  Employers can contribute up to 25% of compensation as defined by the plan.  Please note that the compensation used to calculate these contributions is capped at <b>\$350,000</b> .	Employers can contribute up to <b>25%</b> of an eligible employee's compensation to a 401(k) plan.  The maximum compensation that can be considered for contributions is <b>\$350,000</b> . The total combined contribution limit for both employee and employer contributions is <b>\$70,000</b> .	Choice of one Safe Harbor Match formula or SH Non-Eligible:  1a. Basic Match: <b>100%</b> up to <b>3%</b> of compensation plus <b>50%</b> of the next <b>2%</b> of compensation.  1b. Enhanced Match: <b>100%</b> up to <b>4%</b> of compensation (the enhanced match is easier to explain or set up on payroll).  2. Contribution of <b>3%</b> of compensation to all eligible employees.	Discretionary contributions up to <b>25%</b> of eligible employee compensation.  Individual eligible employee compensation is limited to <b>\$350,000</b> (indexed).  Individual total contributions may not exceed <b>\$70,000</b> (indexed).	Contributions are MANDATORY and based on age and wage.  Owner contributions are often set at a percentage of income which may be adjusted every 3 to 5 years.  Wages are limited to <b>\$350,000</b> (indexed).  Individual contribution limits up to <b>\$280,000</b> per person depending on age and wage.
<b>Vesting Schedule &amp; Conditions:</b>	100% immediate vesting	100% immediate vesting	100% immediate vesting	Vesting schedule available. Employer contributions may be subject to requirements such as 1,000 hours of service and/or employment on the last day of the plan year.	100% immediate vesting on all Safe Harbor contributions. Additional discretionary employer contributions may be subject to a vesting schedule.	Vesting schedule available.  Contributions may be subject to requirements such as 1,000 hours of service and/or employment on the last day of the plan year.	Vesting schedule available.  Employer contributions are not subject to requirements in most cases in order to pass the discrimination tests.

## Disclosures:

Because investor situations and objectives vary this information is not intended to indicate suitability for any individual investor.

This is for informational purposes only, does not represent legal or tax advice, does not indicate suitability for any particular investor, and does not constitute an offer to purchase or sell investments. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment.

There are retirement account risks that could diminish investor returns, such as, but not limited to: low interest rates, market volatility, withdrawal timing and sequence of returns risk, government policy uncertainty and increased longevity. Prospective investors should perform their own due diligence carefully and review the "Risk Factors" section of any prospectus, private placement memorandum or offering circular before considering any investment.

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If you have any questions investing, feel free to reach out to our team.

Set up a 15-Minute Discovery Call at:

[www.assetstrategy.com/contact](http://www.assetstrategy.com/contact)

[www.assetstrategy.com](http://www.assetstrategy.com)

781-235-4426

[info@assetstrategy.com](mailto:info@assetstrategy.com)