

Retirement Plan Solutions

Build Employee Loyalty

In today's world, retirement planning is more important than ever. As an employer, you know that to continue to grow your business you need to manage costs and retain valuable employees. A well-designed retirement plan can help you accomplish both goals – an appealing plan builds loyalty with your employees and certain costs related to company retirement plans are tax-deductible at the firm level. Through careful planning, your company can offer a retirement plan that helps employees feel appreciated and provides the tools needed to achieve their retirement goals.

Focus on the Issues You Care About

If you are like many employers today, you devote the majority of your time and resources to activities that are most directly related to building revenue and maintaining your business. The process of implementing or evaluating your current retirement plan may seem too time consuming and expensive, but you may be pleasantly surprised to find that many things have changed – including the resources available to help you.

At **Miles Financial Services, Inc.**, we pride ourselves on our professional experience and ability in this area, and our commitment to servicing the needs of plan sponsors and their participants. Before we look at your current plan, we will spend some time learning more about you and your unique situation. We will ask the following questions and listen carefully to your responses:

- Do you actively communicate with your plan advisor?
- Are you receiving the financial guidance that is right for you?
- What do you like most and least about your present plan?
- What are the most important qualities that you value in an advisor?



Taking a Fresh Look

An unbiased second opinion can help determine if your current plan is properly structured for your situation. We will analyze the following components of your plan by combining your investment objectives with our knowledge of current market conditions and financial experience.

- **Record Keeping** – Who maintains the detailed records that are necessary for government compliance?
- **Administration** – Who provides administration for your plan? Is it easy to follow? Are your plan expenses reasonable and transparent?
- **Compliance** – Is your plan compliant with various regulations? Are you meeting your fiduciary responsibilities?
- **Investments** – Are your plan participants satisfied with the investment choices?
- **Education** – Who provides the required education to your plan participants?

The Miles Financial Services, Inc. Difference

We are an independent financial services firm that is committed to offering objective information, unbiased advice, and conflict-free service. Our goal is to represent your participants' needs and grow their portfolios, because when they do well, everyone does well. We will work with you to design a plan and implement a regular evaluation process that includes independent benchmarking of your investments, investment selection, total plan expenses, and adherence to the Department of Labor's fiduciary requirements. At **Miles Financial Services, Inc.**, we will continually review your plan to ensure that it is consistent with your original objectives and ever-changing needs.

There are a variety of retirement plans available and each have advantages and disadvantages. We take pride in working with you to develop a plan that can save the company taxes; increase employee loyalty, satisfaction, and productivity; and provide a means to recruit and retain qualified employees, as well as enhance retirement benefits. Some of the more prominent types of plans are:

- 401(k)
- 403(b)
- Profit Sharing
- Defined Benefit Pension
- Simple IRA
- SEP IRA

A Better Solution Awaits

Do you feel that your current retirement plan is accepted and embraced by your employees as a sensible solution for their retirement needs? If you are not confident that you are receiving the investment advice and financial guidance that you need, we encourage you to contact us at randymiles@milesfinancialservices.com or **814-684-7603**. Allow us the opportunity to present you with an in-depth report touching on the key components of your current plan. Leverage our experience, knowledge, and resources to implement and manage this important benefit for your company.

If your employees are looking to you to deliver a comprehensive retirement plan solution, look to us.

Miles Financial Services, Inc.

PO Box 134 | 1222 Pennsylvania Avenue, Suite 202
Tyrone, Pennsylvania 16686
P: 814-684-7603 | www.milesfinancialservices.com

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