

"The question isn't at what age I want to retire, it's at what income."

—George Foreman, Boxer & Entrepreneur

There are various types of retirement accounts to select from. The trick is designing and properly implementing **THE BEST POSSIBLE** plan for your business.

- Traditional IRAs
- Roth IRAs
- SEP IRAs
- Simple IRAs
- 401(k) Plans
- Profit-Sharing Plans
- Defined Benefit Plans

We at MFMC have a very unique and beneficial niche for employer sponsored retirement plans such as a 401(k) Plan. Whether the employer is a small business owner or a corporation with 100+ employees, we can create a strategic retirement plan solution that is beneficial for both the employer and its employees.

Our retirement plan solutions, also follows the MFMC model of exceptional client service. Twice a year a MFMC Representative will come out to your business to meet with all your staff in one-on-one or group sessions. Also, all participants can schedule individual meetings outside of these visits on an "as needed" basis.

MFMC has the capability of billing the investment management fees outside of the plan in order to allow the advisory and administration costs to be paid by invoice. This creates a business expense that can be deducted by the company as opposed to having the owner and its employees' retirement accounts REDUCED by these fees. This reduction can have an immensely negative impact for everyone. Furthermore, we are able to utilize many Institutional share classes to maintain low expense ratios (i.e. the internal cost of funds).

Not only do you save on fees within the plan, this also ties into MFMC's policy of transparency. There are no hidden fees and the business owner will know exactly how much the plan costs as quarterly invoices are sent. Many other 401(k) plans have their fees rolled into the funds and thus the business owner may have no concept of how much the plan actually costs.