

QPC

Qualified Plan Consultants, Inc

PENSION AND PROFIT SHARING PLANS

Qualified Plan Consultants, Inc. is a professional organization providing consulting, administrative and actuarial services in the area of tax qualified pension and profit sharing plans to employers of all sizes whether operating as corporations, partnerships, or sole proprietorships.

QPC's independent, knowledgeable services provide you with design, development, and administration of your tax qualified pension or profit sharing programs.

DESIGN

QPC works with you to develop and implement a program designed to help you achieve both personal and company goals. We begin by helping you define the most obtainable objectives. The following steps then combine to determine the proper avenues for your specific needs:

- **Company Information**—We gather all pertinent data on your company, employees, and any existing benefit programs.
- **Employee Data Analysis**—Employee data is reviewed to determine the general direction for meeting the objectives of your program.
- **Detailed Design/Actuarial Analysis**—Various pension/profit sharing designs are then simulated to identify optimal programs for meeting your objectives of benefits, costs, and tax advantages.
- **Scope of Benefits**—The pension or profit sharing plan(s) is detailed to meet your specific requirements in such areas as eligibility, vesting, benefits, early and late retirement benefits, death benefits, etc.
- **Presentation**—You and/or your advisors are then presented with QPC recommendations for in-depth review.

DEVELOPMENT

Upon approval of QPC recommendations, we work closely with your advisors to accomplish the following:

- **Adoption Assistance**—Including the plan, trust agreement, and board of director's resolutions.
- **Actuarial Calculations**—Including preparation of an Annual Valuation in support of appropriate corporate tax deductions and IRS funding requirements.
- **IRS Qualification**—Preparation of necessary applications to IRS for new and amended plans and assistance in obtaining IRS approval.
- **Funding Explanations**—Presentation of information regarding the funding methods and providing answers to questions pertaining to the funding of the plan.
- **Administrative Support**—QPC prepares detailed administrative procedures and forms for the support of the employer in the day-to-day operation of the plan.
- **Employee Booklets**—Designing and drafting detailed booklets for use by employees in conjunction with an overall employee communications program.
- **Employee Meetings**—QPC can arrange and conduct these meetings at your convenience to answer employee questions relative to the adopted plan.

The
LEXINGTON[™]
360 Alliance

Retirement Plan Consulting

Larry Starr
President



LEXINGTON
FINANCIAL LIFE
MANAGEMENT

Strategies For Exponential Life[™]

Exponential Life is an objective unique to every individual. It is a continuous journey to grow and thrive by improving all aspects of business, family, and finances in a world of continuous change.

Lexington, together with our collaborative team of independent professionals, provides comprehensive strategies to solve complex problems with real-life solutions.

Financial guidance and investment advice offered through Lexington Investment Consulting, LLC.



Helping You Live...
Your Exponential Life

615.492.1011
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ADMINISTRATION

Continuing QPC services provide total administrative, actuarial and annual valuations including the following:

- **Annual Plan Analysis**—Including redesign of plan to meet changing objectives or circumstances.
- **Contribution or Benefit Increases/Decreases**—Based on updated payroll information including data on new participants and changes in prior participants' compensation.
- **Individual Account Adjustments**—Resulting from investment earnings and market value of investments, new contributions, and allocation of participant voluntary contributions.
- **Employee Annual Certificates**—Provided for each participant showing their current allocations and account balances or benefit calculations.
- **Annual Reports Summary**—Provided to participants, as required by law.
- **Amounts Payable**—Determined for participants (or their beneficiaries) who leave the plan because of retirement, death, disability, or termination of employment.
- **Recommended/Required Plan Contributions**—Based on updated actuarial studies or plan formula.
- **Government Reporting Form Preparation**—including all plan-related governmental forms.

EMPLOYEE BENEFITS: An Independent Approach

Qualified Plan Consultants, Inc. is a fee-for-service organization and does not engage in the sale of any products such as investments, insurance, etc. For this reason, we are able to offer independent and unbiased expertise in consulting and administration. Programs are individually tailored to suit the unique objectives of our clients to meet short and long term needs in the most cost-effective and efficient manner.

At QPC, all work is done in-house by our own staff of consultants and actuaries, backed with an in-house network of support service personnel and state-of-the-art computer systems. All our clients' important information is compiled and analyzed in our office to assure accuracy and confidentiality.

As time goes on, businesses change. Additional employees, changing profit pictures and shifting goals require periodic review and adjustments to programs. Changes also occur in government rules and regulations. The QPC staff continually monitors these and prepares alternatives for the specific programs as necessary.

FINANCIAL GUIDANCE

At Lexington Financial Life Management, we believe that your wealth is an ecosystem and certainly more than just your liquid assets. Our approach looks at all of your assets comprehensively to ensure that your assets are aligned with your goals. Our team of professionals work together to provide:

- Collaboration and Coordination with Internal and External Advisors
- Financial and Estate Planning
- Business Planning and Valuation
- Business Audits
- Bill Payment and Financial Reporting
- Wellness
- Investment Consulting Private and Institutional
- Asset Preservation
- IT Support and Security
- Insurance Consulting and Captive Solutions
- Charitable Planning and Giving
- Consolidated Wealth Reporting
- Debt Structure Analysis and Negotiations
- Retirement Plan Formation and Administration
- Elder Care Consulting
- Performance Reporting on Liquid and Illiquid Assets
- Tax Planning and Preparation



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