

# RETIREMENT PLAN OPTIONS

	HOW MUCH CAN I PUT AWAY?		HOW MUCH WILL IT COST ME?	
TRADITIONAL IRA	\$	<b>\$6,000</b> (\$7,000 IF AGE 50 OR OVER)	\$	NO EMPLOYEE COST, MINIMAL ADMIN COST.
ROTH IRA	\$	<b>\$6,000</b> (\$7,000 IF AGE 50 OR OVER)	\$	NO EMPLOYEE COST, MINIMAL ADMIN COST.
SIMPLE IRA	\$\$	<b>\$13,000</b> (\$16,000 IF AGE 50 OR OVER)	\$\$	3% MATCH TO EMPLOYEES, MINIMAL ADMIN COST.
SAFE HARBOR 401(K)	\$\$\$	<b>\$19,000</b> (\$25,000 IF AGE 50 OR OVER)	\$\$\$	3% CONTRIBUTION OR 4% EMPLOYEE MATCH, MODERATE ADMIN COST.
SEP IRA	\$\$\$	<b>\$56,000</b> (AS 20% - 25% OF COMPENSATION)	\$\$\$\$	EQUAL % TO EMPLOYEES, MINIMAL ADMIN COST.
SAFE HARBOR 401(K) W/PROFIT SHARING	\$\$\$	<b>\$56,000</b> (\$62,000 IF AGE 50 OR OVER)	\$\$\$	MINIMUM OF 5% CONTRIBUTION TO EMPLOYEES. MODERATE ADMIN COST.
DEFINED BENEFIT PENSION PLAN	\$\$\$\$	<b>\$100,000 +</b> (MANY VARIABLES)	\$\$\$\$	AS HIGH AS 8% CONTRIBUTION TO EMPLOYEES, HIGHEST ADMIN COST.



CALL OR EMAIL



CONSULT & COMPARE

11535 SW 67TH AVENUE TIGARD, OR 97223

TIM@SMB.FINANCIAL | 503 387 3222

WWW.SMB.FINANCIAL

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# WHY WORK WITH SMB?

## US



**Fiduciary Standard** – As fiduciaries our legal (and moral) responsibility is to choose investments in the client's best interest over the benefit to the advisor.

**Independent** – As a fee-based firm our investment decisions are independent of industry perks resulting in conflict-free advice.

**Fee Transparency** – In our first consultation we explain how we are compensated through fees, not commissions, how that contrasts with other industry compensation models and how those models affect clients.

**Relational** – We value lasting relationships with clients and retain them by staying in touch, returning phone calls and explaining investments at a level that matches client interest.

## THEM



**Suitability Standard** – This standard is a step below the Fiduciary standard and only requires that investments recommended are suitable for the client but are not necessarily in their best interest.

**Dependent** – Compensation may determine behavior. When advisors' compensation is dependent on commission-generation, advice may be subject to a conflict of interest

**Hidden Fees** – Some investments have multiple layers of fees buried in lengthy documents that can create complications in determining the overall fee.

**Sales Mindset** – Building trust is impossible if the sole reason for client contact is making additional sales.