



# A Guide to Our Services

**PENSIONSPECIALIST.NET**

**1954 HOWELL BRANCH RD., STE. 100 WINTER PARK, FL 32792**  
Phone: 888-412-4120 | Fax: 321-397-0409 | Email: [Bill@PensionSpecialist.Net](mailto:Bill@PensionSpecialist.Net)

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research, Inc., a Registered Investment Adviser. PensionSpecialist.net and Cambridge are not affiliated.  
This content is for informational purposes only and should not be construed as specific advice.

**PensionSpecialist.Net** (PSN) provides a wide range of services, including:

- Feasibility Studies
- Plan Design
- Plan Installation
- Actuarial Services
- Third-Party Annual Administration
- Compliance Testing
- Annual Reviews
- Employee Seminars
- Plan Terminations

In addition, we provide consulting services and compliance analysis, as well as IRS, DOL and PBGC audit support.

We currently administer over 250 retirement plans, with more than 5,000 active participants. Our clients range from a one-person self-employed individual to companies with more than 250 employees.

Operating under the associates concept, we have more than 100 years of experience in the pension, legal and actuarial business. Our firm model is that of a team. Our company includes the following departments:

- Census
- Actuarial
- Accounting
- Legal
- Contribution
- Administrative
- Compliance
- Management

Our professional retirement plan administrators, consultants and accountants work with you to coordinate deductions, accruals, deposits and any other plan-related matters. In other words, all parties involved with Qualified Plans for whom we perform third-party administrative duties will be informed of plan activities.

### **PLAN DESIGN SERVICES**

Our firm does not believe in the cookie-cutter, one-size-fits-all plan. Our experience in plan design and administration will provide the best possible plan structure, a plan tailored to meet your specific needs and goals. To ensure the plan we design is right for you, we consider:

- How much the plan should cost
- How to fund the plan
- How to assist you in achieving the greatest tax savings
- Who should participate
- How benefits can be tailored to meet your objectives

### **INSTALLATION SERVICES**

To ensure the plan is installed in the most efficient and convenient manner, we:

- Work with you on plan documents
- Provide announcements for the participants
- Conduct employee seminars and enrollments
- Complete benefit statements for each participant
- Prepare IRS approval forms

### **ANNUAL ADMINISTRATIVE SERVICES**

To guarantee the plan remains on the right course, we:

- Ensure plan documents remain up-to-date
- Compute new benefit levels each year
- Conduct employee seminars

- Provide actuarial services
- Determine and maintain participants' account records
- Prepare IRS, DOL and PBGC reporting forms
- Prepare benefit statements for each participant
- Process participant terminations and retirements
- Provide information as required
- Consult with you and your attorneys on matters of plan operation

We continue to monitor the plan to ensure its ongoing effectiveness. This includes reviewing new legislation, IRS regulations, rulings and court decisions.

We at PSN value our clients, and the trust they have placed in us with something as important as retirement planning. We strive every day to ensure that our clients are happy both with their retirement plan(s) and the service we provide.

If you would like more information on PSN or the services we can provide to your company, please do not hesitate to contact us.

## **FOR MORE INFORMATION**

[www.PensionSpecialist.net](http://www.PensionSpecialist.net) | [Bill@PensionSpecialist.net](mailto:Bill@PensionSpecialist.net)  
Call Bill Black at 888.412.4120