

## Preferred Providers



Milestone Consulting will provide investment advice to help Exchange members and their employees with the 401(k) planning. Non-qualified retirement planning is also available for company owners and executive staff.

**Steven Scammell**  
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408-799-4874  
[scammell@pacbell.net](mailto:scammell@pacbell.net)



*Hicks Pension Services* (HPS) has provided administrative services to retirement plans since 1968. The Builders' Exchange has made arrangements with HPS to offer excellent retirement plan services at a discounted rate to members of the Builders' Exchange. Eric Petersen from HPS will meet with you to explain your options and help you decide which plan will work best for your company.

**Eric Petersen**  
460 D Street  
Fremont, Ca 94536  
510-790-1096  
[forpension@aol.com](mailto:forpension@aol.com)

For additional information please forward this form to a Builders Exchange Preferred Provider.

Name of Employer \_\_\_\_\_ ZIP \_\_\_\_\_  
Address \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_

Employer's Objectives in Establishing a Retirement Plan:  
(Please check all that apply)

- |  |  |
|--|--|
| <input type="checkbox"/> Maximize benefits to Owners               | <input type="checkbox"/> Reduce employee turnover    |
| <input type="checkbox"/> Reduce income tax liability               | <input type="checkbox"/> Benefit other key employees |
| <input type="checkbox"/> Provide retirement benefits for employees | <input type="checkbox"/> Promote employee moral      |
| <input type="checkbox"/> Allow for employee contributions          | <input type="checkbox"/> Union employee plan         |
| <input type="checkbox"/> Other _____                               |  |

## RETIREMENT PLANS MADE EASY FOR LARGE & SMALL EMPLOYERS



**Preferred Provider**  
  
for the  
  
**Builders Exchange**  
of  
**Santa Clara County**

## Step 1 : Plan Design

### *Eligibility Requirements for Plan Contributions*

May exclude all employees with less than 1000 hours per year, under the age of 21 and less than one year of service.

### *Determination of Optional Employer Contributions*

The Employer may determine the optional matching and profit sharing contributions any time prior to the filing of the employer's tax return for the plan year. Employers are usually not required to make contributions to their plan.

### *Other Plan Design Options*

- Loans to Participants
- 401(k)
- Distributions
- Investment Direction by Participants or Trustees
- Vesting Schedules
- Employee Exclusions by Classification

**HICKS** Hicks Pension Services  
to complete all Plan Design work

## Step 2 : Plan Installation & Administration

### *Plan Installation*

- Preparation of plan provisions to conform to IRS regulations
- Preparation of plan documents and Corporate resolutions
- Submittal of plan to IRS

### *Plan Administration*

- Completion of trust financial reports
- Annual updating of employer's plan and trust records
- Preparation of all required tax reports due to IRS .
- Annual employee meeting to explain and review plan benefits
- Annual discrimination and coverage testing
- Annual review of plan provisions under new tax laws

**HICKS** Hicks Pension Services  
to complete all administrative work for the employer.

## Step 3: Investments

