



YEAR END PLANNING SUMMARY

Let's PLAN AHEAD together!

Please respond by November 15, 2013, if you need our assistance with any of the areas below.

1. **Projected 401(k) Testing**

- Perform a projected 401(k) test for the year to let you know whether Highly Compensated Employees (HCEs) can contribute more to the plan or if they should reduce contributions so that you can minimize refunds and/or corrective contributions.
- If you have a "maybe" safe harbor plan, a projected test could help you decide if you should proceed with the safe harbor contribution for this year and next year. We can help you prevent any surprises.

2. **Double Check your Matching Contribution (if applicable)**

- Check the contributions that your payroll system is calculating or calculate estimated contributions for you to review.

3. **Contribution Estimates for Year-end Tax Planning**

- Calculate your estimated retirement plan contribution for 2013. This service can provide you additional information to help with planning for your tax year as well as potentially minimize your 2013 income taxes.

4. **Contribution Calculations if you need to "Zero Out" the profits from the Company**

- Some clients need to know their 2013 employer contribution by December 31st. We can help you with this calculation.
- Planning ahead could significantly minimize any stress in getting this work completed.

5. **Plan Design Studies to Increase Tax Deductions**

- Plan design studies often uncover additional tax-saving ideas you can incorporate or add into your retirement plan.
- Kravitz' Plan Design Study is a cost-effective service that could potentially save your company thousands of dollars over the life of your program.