

Re: Your Retirement Program

Dear :

In this era of fee disclosure, compliance issues, and fiduciary responsibility, you may be contacted by other firms interested in obtaining your business. Some of these offers may be good and some may be bad. But rest assured, with Retirement Plan Specialists, Inc. as your TPA, we have the expertise and credentials to support you.

In 2009, we had the foresight to anticipate these changes in the retirement plan climate. That is why four of our consultants obtained the special Enrolled Retirement Plan Agent (ERPA) designation from the Internal Revenue Service (IRS). This designation allows us to represent you in front of the IRS and be accountable to them for our work (Circular 230 – Regulations governing the practice before the IRS). When you get a letter or are audited by the IRS, we have the capability to help you respond quickly and competently where other firms may not.

There are less than 450 ERPAs in the whole country and only 20 in Florida. Our firm has 1 out of every 5 ERPAs in the entire state! As such, we are in a unique position to offer services many other TPA firms cannot.

We recently attended an exclusive IRS seminar in Los Angeles that was only open to ERPAs. The IRS discussed potential compliance issues they have found with retirement plans. We complete an annual ERPA Compliance review of your program as part of our normal administrative services to ensure that it complies with all current rules and regulations.

We also offer this ERPA Compliance review, for a fee, to all employers utilizing other TPA firms or recordkeepers. This will provide added security to those employers that their plan is in compliance with the IRS. If you know of anyone who needs this service, let us know.

If you ever have any questions or concerns regarding your plan, do not hesitate to contact us.

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IRS Circular 230 Notice: To ensure compliance with requirements imposed by the IRS, we inform you that any US pension tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.