

Synopsis:

FJC & Associates, Inc. is the company you want working with and for you.

Professional, well-informed staff.

Qualified and expert advice.

Careful planning for your future.

Relax with the knowledge that you and your employees will benefit from our relationship.



FJC & ASSOCIATES, INC.

14 Church Hill Road, Suite B6
Newtown, CT 06470

Phone: 203-364-1092
Fax: 203-567-8004

Website: www.fjcpensions.com

Retirement Plan
Design and
Administration

FJC & ASSOCIATES, INC.

Company and Service Information

Tel: 203-364-1092
Fax: 203-567-8004
Website: www.fjcpensions.com

ALL ABOUT FJC & ASSOCIATES, INC.

The services of FJC & Associates, Inc. are intended to assist employers with the design and management of an employee benefits program. This goal is accomplished by a professional friendliness and efficiency that allows the employer to maximize the advantages of the current tax laws with a minimum expenditure of their time.

The staff, which includes actuaries, pension consultants, pension administrators and a terrific clerical pool, have the experience, expertise and knowledge to design and administer an efficient approach to the various types of benefit programs currently available.



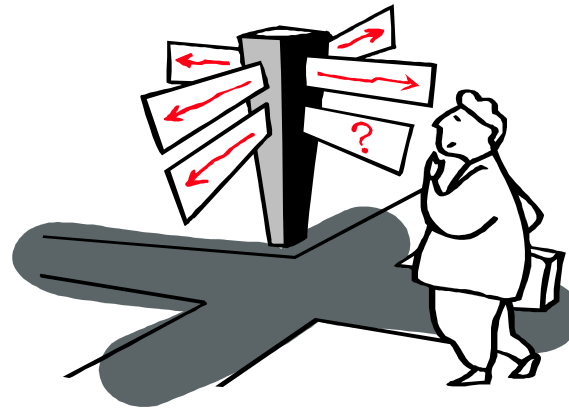
Everyone at FJC & Associates, Inc. works toward one goal—your secure retirement.

Assisting the employer in selecting the appropriate plan, and designing the plan to meet the specific situation is our primary goal. This may encompass the maximization of benefits and cost for key employees. Some of the types of retirement plans available are:

Defined Benefit Plan—This plan best serves an employer wishing to provide a retirement benefit related to income and favors older employees who have a longer service record. It is formula driven.

Profit Sharing Plan— This is the most flexible of plans because the employer chooses the level of contribution. However, contributions are limited to 25% of eligible payroll. New IRS regulations have increased flexibility by introducing ‘age weighted’ and ‘new comparability’ plans.

401k Plan—This plan encourages employee participation by allowing deferrals of otherwise taxable income. The employer may choose to ‘match’ the deferral. There are many variations with this type of plan.



Defined Benefit Plan? Profit Sharing Plan? 401k? There are as many retirement plans as there are situations. FJC & Associates, Inc. can help you pick the one most suited to your needs.

New Comparability and Age-Weighted Plan— These plans give the traditionally accepted forms of Profit Sharing Plans a wider base for contributions for the senior members of a company, while affording equitable funding for the employers’ younger staff members.

FJC & Associates, Inc. also provides the employer with its own document, insuring that the plan remains in compliance with all IRS and DOL regulations.

FJC & Associates, Inc. calculates eligibility, retirement, vesting, benefit levels, benefit accruals, allocation of earnings, forfeitures, distributions, ADP testing, and ACP testing. In fact, we give you all the services you need to maintain your plan, including the preparation of all annual government reporting forms.

FJC & Associates, Inc. prepares Employee Statements, Summary Plan Descriptions, Summary Annual Reports, and if applicable, Termination, Loan and Hardship Withdrawal Packages.

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