



# EAGLESTONE

RETIREMENT SERVICES



EXPERIENCE

KNOW-HOW

SOLUTIONS

Helping You Establish the Retirement Strategy that Reflects the Needs of Your Business and Your Vision

**EAGLESTONE RETIREMENT SERVICES**

1101 WOOTTON PARKWAY • SUITE 400 • ROCKVILLE, MD 20852

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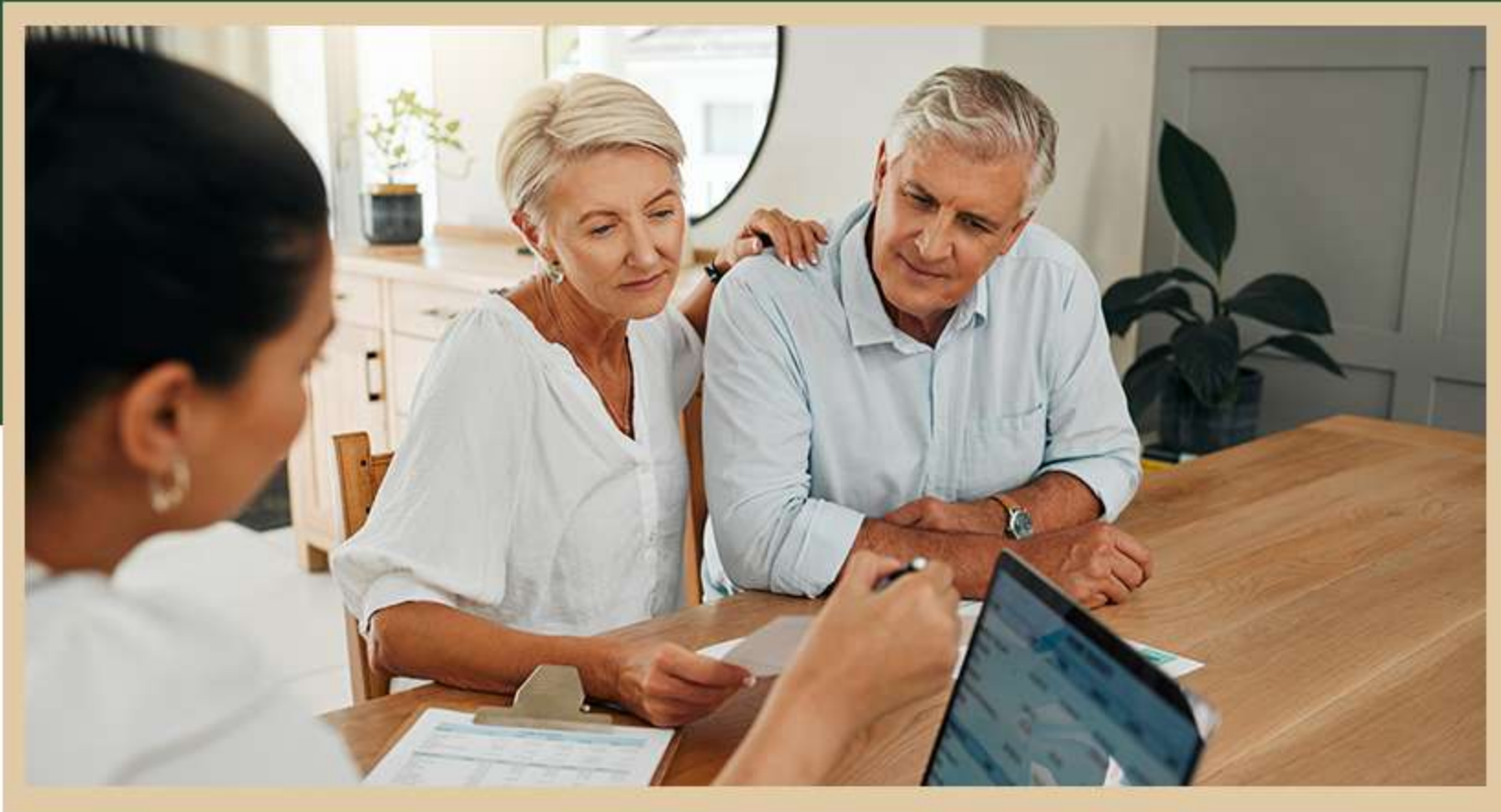


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# About EagleStone Retirement Services

EagleStone Retirement Services (“ERS”) offers complete retirement plan design, consultation and administration services to small- to medium-sized companies. We believe in delivering creative plan solutions to our clients and understand that ongoing communication with our clients is critical to a plan’s success.

The EagleStone Retirement Services team is comprised of a talented group of individuals that share over 100 years’ combined experience in serving clients nationwide. Jay Martin, EagleStone’s Chief Operating Officer, started in the Third-Party Administration (TPA) industry in 1990, and founded Martin Retirement Services, Inc., in 2000. In 2022, Martin Retirement Services joined forces with EagleStone Tax & Wealth Advisors to form EagleStone Retirement Services.



Our clients benefit from an integrated financial solution — a “one-firm” integrated approach to financial management, with retirement and benefits administration, tax preparation, accounting services, financial planning, and investment advisory services all under one roof.

Whether we are establishing new plans or improving the TPA experience for clients who have hired us after working with another firm, our goal is to fully customize the plan design for the groups we work with. When a plan is designed with the clients’ best interests in mind, the success rate for the retirement benefits will be optimized.



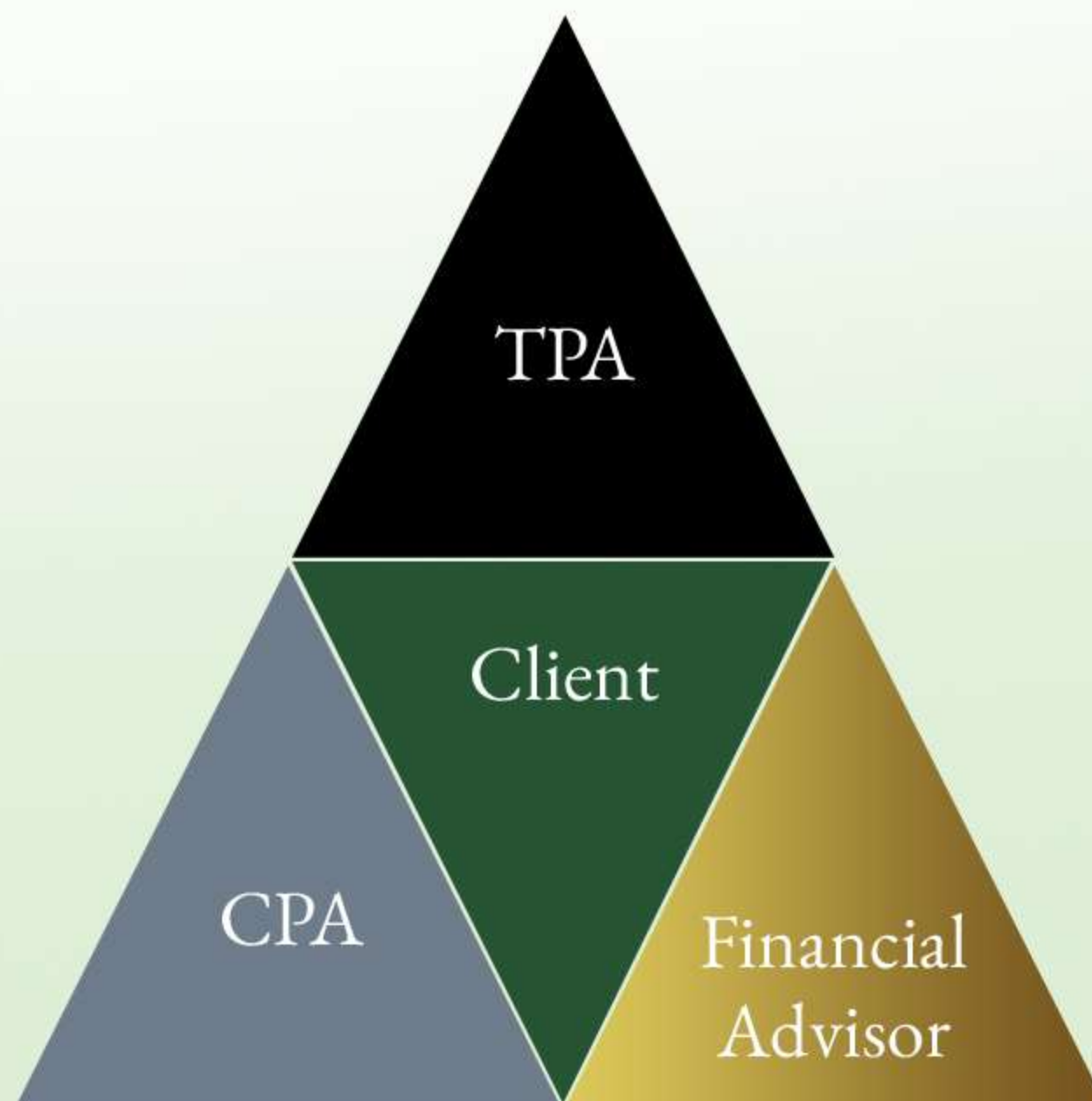
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# Why Use a Third-Party Administrator (TPA)?

The retirement plan industry is highly regulated by the Internal Revenue Service and Department of Labor and the requirements vary from plan to plan. Hiring an experienced TPA will help you adhere to the legislative, regulatory, and legal changes, minimizing the chances of costly audits, fees, or plan disqualification.

We work with our clients to design plans that meet their specific needs, whether maximizing contributions, reducing tax liability, or increasing plan participation. You will have the opportunity to continually work with a one-on-one dedicated plan representative. We believe in developing lasting relationships with our clients delivered with a personal touch; we are available by phone or email to respond to your questions and needs.

As Plan Sponsor of a qualified retirement plan, you are ultimately responsible for meeting your fiduciary responsibilities. Let EagleStone Retirement Services be your guide for continual compliance.



Your retirement plan success begins with  
your Team working in Tandem.



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# Professional Services

Offering a retirement plan to your employees benefits your business by attracting and retaining top talent, maximizing tax deductions, and allowing employees an opportunity to save for retirement.

EagleStone can help you achieve these goals, and we offer the following services:

» **Consultation and Custom Plan Design for New and Existing Plans**

- Choosing the right plan design is critical. We will suggest plan designs that offer generous tax savings and meet our client's objectives and goals. As your company's needs and demographics change, your assigned Plan Consultant will monitor your plan and suggest modifications as needed.

» **Actuarial Services for Defined Benefit and Cash Balance Plans.**

» **Dedicated Plan Consultant**

We believe in building "one-on-one" relationships with our clients. You will be assigned a Plan Consultant who will assist with the day-to-day operation of your plan and assist annually with the following administrative services:

- Contribution calculations
- Non-Discrimination Testing
- Coordination with your CPA
- Annual Valuation Report
- 5500 Preparation and E-Filing on Behalf of the Plan Sponsor
- Participant Distributions and Vesting
- Hardship Distributions
- Qualified Domestic Relations Order (QDRO)
- Participant Loans
- Employee Benefit Statements
- Coordination with your Independent CPA for large plan audits
- Assistance in all aspects of an Internal Revenue Service (IRS) or Department of Labor audit

» **3(21) Fiduciary Services**

» **Technical Expertise and Compliance**

» **Restoration**







## Types of Plans

Employer-sponsored retirement plans are divided into two main categories: defined benefit and defined contribution. Both plan types offer various advantages to employers and employees. However, the features of each are distinct and quite different.

**Defined Benefit Plans** are solely funded by the Sponsoring Employer. These types of plans provide larger retirement benefits for owners and significant tax savings. Employers should expect to maintain and fund these plans for a minimum of 4-5 years.



### Types of Defined Benefit Plans:

#### » Traditional Defined Benefit Plan

Employers provide a guaranteed retirement benefit to employees based on a set formula. Traditional Defined Benefit Plans define an employee's benefit as a series of monthly payments for life to begin at retirement.

#### » Cash Balance Plan

Employers provide a guaranteed retirement benefit to employees based on a set formula. Traditional Defined Benefit Plans define an employee's benefit as a series of monthly payments for life to begin at retirement.

**Defined Contribution Plans** can be funded by both employers and employees. Depending on the plan type below, the assets are typically participant-directed with the guidance of a Financial Advisor.

### Types of Defined Contribution Plans:

» 401(k) Plans, including Solo and Safe Harbor

» 403(b) Plans

» Profit Sharing Plans, including age-weighted and cross-tested