



# Big "I" RETIREMENT SERVICES

Be Independent When You Retire.

**Low administrative fees**

**Custom plans**

**Expert consultation**

We're the only retirement consultants who cater *exclusively* to independent agents and brokers. You can get your new plan or your existing plan rollover started today with a free, no-pressure consultation. Call Christine Muñoz at (800) 848-4401 today to see how we can help you save.

## IRA Program

- Up to \$5,000 in tax-deductible (or non-deductible) contributions a year, plus \$1000 for those age 50 or older (for 2012)
- Twelve carefully selected mutual fund choices, including a competitive fixed rate
- Discounted administrative fees for IIABA members
- No minimum balance requirements
- No front-end or back-end sales charges, restrictions on transfers between investment options, or market rate adjustments for transfers between funds

## Roth IRA Program

- Allows participants to contribute up to \$5,000 a year in after-tax money, which is accumulated tax-free (for 2012)
- All the features and options of the IIABA IRA Program
- Contributions can be withdrawn tax-free after five years and age 59½, or without penalty for first home purchase and higher education
- May be passed on to heirs income tax-free

## SIMPLE IRA Program

- Agency contributes either 2 percent of the employee's annual salary, or a dollar-for-dollar match of the participants' contributions up to 3 percent of pay
- Each employee may defer up to \$11,500 of salary as a payroll-deducted employee contribution, plus \$2,500 if age 50 or older (for 2012)
- Nine excellent investment options, including a competitive fixed rate, with no front-end or back-end sales charges

## Simplified Employee Pension Program (SEP)

- Highly flexible in determining contribution amounts
- An agency tax-deductible contribution up to 25 percent of income may be made for any plan year
- Allows varying contributions over different plan years
- You can make a one-time contribution up until your tax filing date to deduct on your filing



Christine M. Muñoz

Manager, Employee Benefits

christine.munoz@iiaba.net

703.706.5466

## Big "I" Advantage

IIAA Agency Administrative Services, Inc.  
IIAA Member Services, Inc.

800.848.4401

Fax 703.783.8292

127 South Peyton Street

Alexandria, VA 22314-2803

www.independentagent.com



## SIMPLE 401(k) Program

- Two options for making employer contributions: contribute 2 percent for each employee, or a 100% match for the first 3 percent of employee contributions
- Employee contributions of up to \$11,500, plus \$2,500 if age 50 or older (for 2012)
- Any agency with one to 100 employees can sponsor this extremely affordable plan
- No deferred sales charges, no front-end or surrender charges, no market adjustments for transfers between funds, and no restrictions on transfers among the investment options
- Optional loan provision

## Safe Harbor 401(k) Program

- Allows employees to contribute \$17,000 annually, plus \$5,500 if age 50 or older (for 2012)
- The agency makes a 3 percent of pay contribution, or a dollar-for-dollar match of the employees' contribution, up to 4 percent of pay
- Bypasses top-heavy and ADP/ACP requirements
- Allows for contributions to be maximized
- 13 investment choices, plus a competitive fixed rate, with no front-end or back-end sales charges
- Optional loan provision

## Regular 401(k) Program

- Participants can defer up to \$17,000 annually, plus \$5,500 if age 50 or older (for 2012)
- 13 investment choices, plus a competitive fixed rate, with no front-end or back-end sales charges
- No front-end or back-end sales charges or market adjustments for transfers among investment options
- Optional loan provision

Visit us online today!

[www.independentagent.com/Retirement](http://www.independentagent.com/Retirement)