

Benefits of Employer Sponsored Retirement Plans

CTAA has partnered with *Buchanan Wealth Management* for several years now in our retirement plan offerings. As a CTAA member organization we are pleased to offer you a complimentary consultation with Buchanan Wealth to explore the option of adding a company retirement plan for your organization. **Employee retention is one of the many benefits that can be realized in an employer sponsored retirement plan.**

Already have a 401k? Take advantage of their plan assessment service which will address best practices and plan benchmarking.

With the right 401(k) or 403(b) solution, both the business and its employees enjoy substantial business benefits, including:

- Competitive [retirement benefits](#) to attract and retain employees
- Efficient process for managing employee contributions through payroll deduction
- Fewer employees working past their [desired retirement date](#), which can impact morale and business costs
- Tax deduction for plan expenses paid by the business owner
- Tax credit for plan [start-up costs](#)

Members of your team can benefit personally from saving in a 401(k) or 403(b) plan, including:

- Efficient, disciplined savings through automatic payroll deductions
- Higher contribution amounts than permitted in IRA Plans
- Reduced taxable income through pre-tax salary contributions
- Control over when taxes are paid on retirement assets (pre-tax versus post-tax [Roth contributions](#))
- Tax credits for some employees
- Access to a broad range of [investment options](#)
- Tax-deferred growth on investments while in the 401(k)/403(b) plan
- Option to [take a loan](#) from retirement savings
- Ability to move assets to other retirement arrangements [if changing jobs or retiring](#)



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