

### How CPAs and FBS Work Together: Traditional 401(k) Plans

Implementing and optimizing a Traditional 401(k) plan for a business requires technical expertise and continual administrative oversight, and this is where partnering with an RIA & TPA like **FBS Securities** brings tremendous value.

FBS assists with the **design, setup, and management** of 401(k) plans from end-to-end, ensuring they are **cost-effective, compliant, and optimized for both owners and employees**.

### How CPAs and FBS Work Together: Solo 401(k) Plans

Solo 401(k) plans are powerful retirement vehicles for **self-employed individuals and small business owners with no full-time employees** other than a spouse — and FBS Securities specializes in maximizing the strategic benefits these plans offer.

FBS manages the **design, setup, and ongoing administration** of Solo 401(k) plans, allowing clients to **maximize their retirement savings** while **minimizing taxes**. We customize each plan to allow both **employee deferrals** and **employer profit-sharing contributions**, helping the business owner reach the maximum contribution limits.

FBS also ensures that Solo 401(k) plans are structured to allow:

- **Roth 401(k) contributions** (if advantageous)
- **Mega Backdoor Roth strategies** (structured to allow after-tax contributions, subject to plan design and IRS compliance requirements)
- **Flexibility** to easily amend the plan if the business grows and needs to convert to a full 401(k) later

**The CPA's role:** Identify high-income self-employed individuals seeking advanced retirement planning.

**FBS's role:** Design the optimal Solo 401(k), manage the investments, and ensure compliance.

Together, CPAs and FBS empower small business owners to **accelerate wealth accumulation** and **achieve tax efficiency**, without the complexity typically associated with plan administration.

## How CPAs and FBS Work Together: Rollovers (401(k) and IRA)

Navigating rollovers, whether from an employer-sponsored 401(k) or other retirement plans, requires careful planning to avoid **unnecessary taxes, penalties, and investment mistakes**. FBS Securities specializes in handling rollover transitions **smoothly and strategically**.

When a client changes jobs, retires, or needs to consolidate retirement accounts, FBS assists by:

- Reviewing all available options (leave funds in current plan, roll to a new employer plan, roll to an IRA, or cash out)
- Conducting a **cost-benefit analysis** of each option, factoring in fees, investment choices, and creditor protections
- Executing **direct rollovers** to avoid taxable distributions
- Managing the newly rolled-over assets in a **personalized, tax-efficient investment strategy** aligned with the client's overall risk profile

Additionally, FBS educates clients on important factors like **required minimum distributions (RMDs), IRA aggregation rules, and opportunities for Roth conversions**. By working together, CPAs and FBS ensure that rollovers are not just procedural moves but are **strategic opportunities** to optimize the client's retirement and tax outlook — executed with precision and fiduciary care.

## Pricing

| Traditional 401(k)                                     | Solo 401(k)  | Traditional 401(k) + Cash Balance Plan                  | Solo 401(K) + Cash Balance Plan                      |
|--|--|---|--|
| <b>\$2200</b><br>Plan Setup Fee                        | <b>\$499</b><br>Plan Setup Fee                       | <b>\$5700</b><br>Plan Setup Fee                         | <b>\$3999</b><br>Plan Setup Fee                      |
| <b>\$1800</b><br>Plan Administration Fee (Per Annum)   | <b>\$499</b><br>Plan Administration Fee (Per Annum)  | <b>\$4300</b><br>Plan Administration Fee (Per Annum)    | <b>\$2999</b><br>Plan Administration Fee (Per Annum) |
| <b>\$60/participant</b><br>Participant Fee (per Annum) | -<br>Participant Fee (per Annum)                     | <b>\$150/participant</b><br>Participant Fee (per Annum) | -<br>Participant Fee (per Annum)                     |
| <b>upto 1%</b><br>Account Management Fee (Per Annum)   | <b>upto 1%</b><br>Account Management Fee (Per Annum) | <b>upto 1%</b><br>Account Management Fee (Per Annum)    | <b>upto 1%</b><br>Account Management Fee (Per Annum) |