

# BREAKING NEWS

May 2016

## Introducing the new group 401k plan to our membership

The Independent Funeral Group has partnered with Security Benefit to provide a group 401k to our members. This new plan will use our group purchasing power to create some tremendous advantages to our funeral home members and endorsed partners. We encourage you to check this new plan out whether you have been thinking of providing a retirement solution to your employees or whether you currently provide a 401k plan.

The group 401k plan is available immediately to all of our partners. Many of our independent funeral homes have had trouble affording the TPA and start-up fees associated with traditional 401k plans. Some fees among our homes surveyed have reached upwards of \$8,000—\$10,000 per year. The plan offered by Security Benefit will have annual cost to our funeral homes and endorsed providers of only \$500 and they will take care of the form 5500 for you on the group level. *Continued on next page...*

*"I believe this is going to be big. Several of our funeral homes need an affordable and professional way to provide retirement benefits to their employees. This plan addresses that need..."*

*-Brad Kuchnicki*



### Advantages

- 30+ Investment Options
- Low Fees:
  - Only \$500 annual TPA Fee
- MorningStar Management
- Group Purchasing Power

### Features of The Independent Funeral Group 401k Plan

- A diversified investment line-up of 30+ investment options
- Optional investment and managed account services from Morningstar
- 5500 filing service completed for you on group level. Saves you time and paperwork.
- Low annual fee, just \$500 per year
- Personalized local service from Zettergren Financial Group
- Third Party Fiduciary constantly monitors plan and investments
- 24/7 access to your account information
- Mailed or emailed Quarterly Statements
- Traditional and ROTH 401k options
- Complete portability upon severance from employment
- Plan loans available
- 2016 deferral limit of \$18,000 with a \$6,000 additional catch-up provision for those over age 50
- Guaranteed Interest Account available currently paying 1.45% with complete liquidity
- No back-end surrender charges

## Contact for more information

Give a call for more information about the 401k plan through The Independent Funeral Group

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For a Free Analysis and More information you may contact our local providers



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Zack Zettergren is a Certified Financial Planner™. He has over 17 years in the financial business. He is third generation family member working with Zettergren Financial Group.



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Al Zettergren has over 30 years serving the financial needs of clients all over the country. His experience qualified markets makes a natural fit for TIFG 401k plan.

**Zettergren**  
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