



PENSION STRATEGIES

QUALIFIED PLAN DESIGN & ADMINISTRATION



Upcoming Deadlines

December 1st
Safe Harbor Notice distribution deadline

December 31st
2014 fee disclosure notice for 401(k) plan participants are due for most clients



More About Us

Strategic Update

Ideas, news and tips from Pension Strategies



Safe Harbor 401(k) Plans

Pension Strategies is often asked about plan design strategies that allow business owners and highly compensated employees (HCEs) to maximize their own 401(k) savings. In many cases, traditional 401(k) plans are held to anti-discrimination rules which limit the level of contributions for business owners and HCEs.

A "Safe Harbor" 401(k) plan is a popular retirement plan that is not subject to the anti-discrimination testing requirements that apply to traditional 401(k) plans. As a result, a Safe Harbor plan makes it easy for business owners and HCEs to maximize their own 401(k) contributions.

Plan sponsors that choose to offer a Safe Harbor plan must provide either:

- A matching contribution that provides a match of up to 4% of each participant's compensation.
- A non-elective contribution equal to 3% of each eligible participant's compensation, regardless of whether the participant makes 401(k) contributions to the plan.

Safe Harbor plans must also satisfy certain annual notification requirements. The annual notice must be distributed to plan participants at least 30 days prior to the beginning of the new plan year. For calendar year plans, the annual notice for 2014 must be distributed to plan participants by December 1, 2013.

Many of our clients are already taking advantage of the added flexibility made available through Safe Harbor plans. We can provide you with additional information about Safe Harbor plans and how they work. Please contact Pension Strategies and let us help determine if a Safe Harbor plan is right for you.

Definition of Marriage

How do the new rules on the definition of marriage impact qualified plans? Revenue Ruling 2013-17 was enacted September 16, 2013. More guidance is expected but in general, a qualified retirement plan will now recognize a couple married in a jurisdiction that authorizes same-sex marriage. Spousal ownership attribution

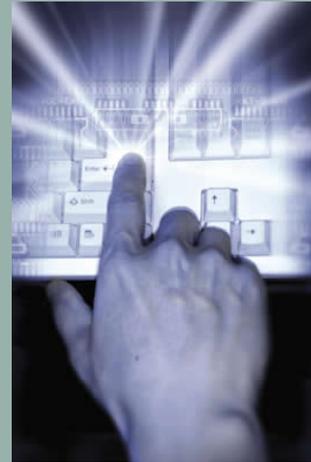
rules would apply whereby a non-owner spouse would now be treated as an owner for qualified plan testing such as 401(k) plan testing, top heavy, coverage, non-discrimination, etc. For more information see the IRS link below or give Pension Strategies a call.



[IRS Definition of Marriage](#)

Paperless Options are Coming!

A pension plan is a wonderful benefit, but complying with IRS and DOL regulations equates to a lot of paper. You asked and we listened! We have been using Citrix ShareFile on a limited basis for more than a year to deliver annual administration reports and are now ready to scale up to include annual data requests and follow up letters. In the coming weeks, watch your mail for our letter and election form so you can sign up for this service if you are interested. Visit their website at www.ShareFile.com if you would like more information about the security features ShareFile offers.



Pension Strategies News: Happy 10th Birthday



Pension Strategies celebrated our 10th birthday on October 15, 2013. Just 10 years ago, after many years of working together, we decided to form Pension Strategies. We've assembled a team of more than 25 top notch professionals and serve more than 1,500 clients throughout the U.S. Thank you all for your continued business and making Pension Strategies an industry leader in delivering creative solutions to business challenges using retirement planning strategies.

Please let us know if you would like us to address any topics in upcoming issues of Strategic Update. We're here to be your best resource in the Retirement Planning industry.

Sincerely,
Jack Lawless, CPA, APM
Pam Johnson, QPA, CPC
Jill Hastings, JD
David Schattenberg, APA, Senior Consultant
Mallory Young, Senior Consultant
And the entire Pension Strategies team

