

# BUSINESS SOLUTIONS: Retirement Plans



**MCPHERSON**  
Financial Partners



## Our Mission

- Provide Independent unbiased advice.
- Clear and Transparent guidance and fees.
- Focus on the needs of our clients.
- Communicate effectively and often.
- Minimize the risk of our clients.
- Educate ourselves to keep up with the constantly changing financial environment.

## About Us

McPherson Financial Partners (MFP) is a fee-based independent financial services firm headquartered in Maryland. The company name was re-branded in 2015, as a part of a more concentrated focus on working with businesses and retirement planning. We are part of the Premier Wealth Management Group and together we manage over 285 plans.

*Licensed to sell insurance in the following jurisdiction(s): DC, FL, MD, NJ, PA, VA. Registered to offer securities in the following jurisdiction(s): CA, DC, FL, GA, MA, MD, NC, NJ, NY, PA, SC, TX, VA*

*Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA / SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and McPherson Financial Partners are not affiliated.*



## McPherson Financial Partners (MFP)

### Total Retirement Plan Management

**Consulting:** Independent advice to provide the most beneficial solution. Competent and objective planning to create customized solutions.

**Investment Advisory:** As a 3(21) Co-Fiduciary, we stand with you to minimize your risks. Assisting with your Investment Policy statement that defines your investment selection and monitoring.

**Employee Communications:** Employee education and communication is a priority to us. We design live, online, and mail campaigns to educate employees on the fundamentals of retirement and their current retirement status. We provide one on one support to your employees.

**Vendor Management:** Leveraging our knowledge to educate you on vendors and services available. We provide comprehensive benchmarking to evaluate your plan.



## **MFP** Keys for the Success of your Plan:

**Fiduciary Governance:** Defined roles of all parties involved in your retirement plan. Understanding your fiduciary responsibilities.

**Plan Design:** Creating the plan design that accomplishes your goals and fits your organization. Creating matching and/or vesting periods that are designed for your organization.

**Ongoing Plan Administration and Compliance:** Access to a secure fiduciary vault with all of your plan documents and notes. Regular monitoring to ensure compliance with laws and procedures.

**Investment Options:** Creating a detailed investment policy statement to define your investment selection and monitoring. Regular investment evaluation to ensure that your investment are performing as expected. Wide array of options to fit all of your participants.

**Retirement Readiness:** Education to define the fundamentals of retirement planning. Individual analysis to review strategies on goals, accumulation, distribution, and projected Social Security benefits.

### *Working as your Financial Partner And 3(21) Plan Fiduciary*

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#### RETIREMENT PLAN SOLUTIONS

- IRAs
- SIMPLE IRA PLANS
- SEP PLANS
- INDIVIDUAL (k)
- 401(k) PLAN
- 403(b) PLAN
- PROFIT SHARING PLAN
- CASH BALANCE PLAN
- 457(b) & 457(f)
- DEFINED BENEFIT PLAN

#### Definition of a Plan Fiduciary

##### ii. ERISA 3(21)(A)

<http://www.law.cornell.edu/uscode/>

.... a person is a fiduciary with respect to a plan to the extent he/she:

i. exercises any discretionary authority or discretionary control respecting management of such plan or exercises any authority or

control respecting management or disposition of its assets,

ii. renders investment advice for a fee or other compensation, direct or indirect, with respect to any moneys or other property of

such plan, or has any authority or responsibility to do so, or

iii. has any discretionary authority or discretionary responsibility in the administration of such plan. Such term includes any person designated under section 1105 (c)(1)(B) of this title.

## CUSTOM SOLUTIONS

Tools Customized for you to Evaluate Your Plan Measurements: Deferral, Diversification, Fees, Investment Performance, Participation and Plan Design.

## WEB SOLUTIONS

- **Riskalyze**—Online tool to help participants analyze their risk.
- Online **web conferences** and **webinars** (Live and recorded)
- Online **Secure document storage**

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## Key Tools for Plan and Participant Management

### Fi360 Toolkit:

- Fi360 Fiduciary Score™ (*Plan Investment Monitor and Review*)
- Fee Benchmarker
- IPS AdviserPro (Creating and Managing Investment Policy Statement)



**Helping Participants review their personal and portfolio risk.**



Our Business Planning services include:

Executive Bonus Agreement  
Deferred Executive Compensation  
Key-Person Insurance  
Disability Buy-Out Plans  
Executive Long-Term Care  
Business Transition Planning

**Executive Bonus Agreement**

Structured as an excellent tool for recruiting, retaining, and rewarding key employees.

**Deferred Executive Compensation**

Non-qualified deferred compensation arrangements allow employers to reward selected executives.

**Key-Person Insurance**

Key-Person Insurance to help the company survive financially if something happens to key employee.

**Disability Buy-Out Plans**

Disability buy-out insurance designed to provide the funds needed buy out the interests of a disabled owner or partner.

**Executive Long-Term Care**

Executive Long Term Care carve for key employees.



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