



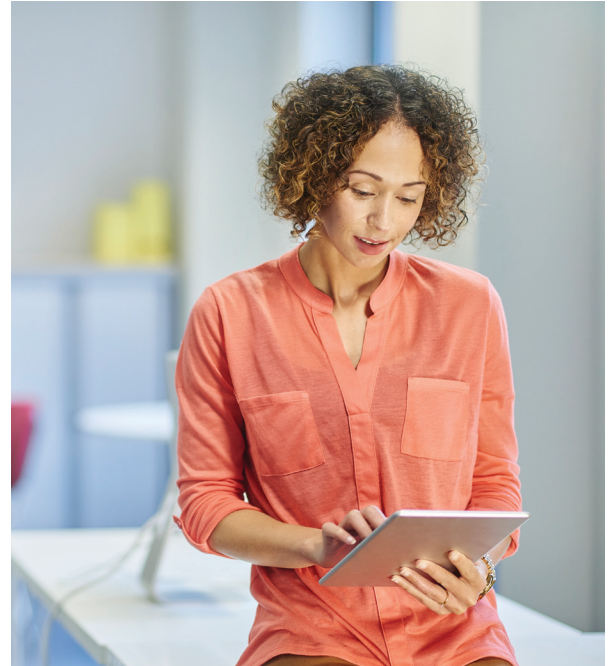
# InvestQ FICA Alternative Plan Transfer

## Do you already have a FICA Alternative plan in place?

Great! We're glad you've taken the first step into helping your part-time staff, but there's plenty you should still take into consideration.

## Can you answer the following questions about your current provider?

- Is your plan provider a true legal fiduciary working in your best interest?
- Are high fees depleting the account balance?
- Are investments managed by a committee? Do you know them personally?



## Advantages of InvestQ FICA Alternative plan:

- ✓ Your organization will no longer have sole fiduciary responsibility for the plan. TCG Advisors, LP assumes fiduciary responsibility and oversight of the plan investments.
- ✓ Your organization will continue to save money by not having to pay FICA taxes for part-time employees who are not members of qualifying pension plans.
- ✓ Participant distributions are processed daily and paid out within 5 business days of the request (as opposed plans with a one year wait period after termination to receive funds).
- ✓ Fees are low and are on a percentage basis. Participants with small account balances do not have their funds eroded by fees, particularly if their terminate their employment.

### ✓ Maximize Savings

This plan can help reduce or eliminate mandatory employer contributions to the Social Security System.

### ✓ Better Retirement

Staff can keep the money they contribute to their retirement plan, regardless of typical government requirements.

### ✓ Rollover-Friendly

If employees become full time status, they can roll their FICA plan into a qualifying voluntary retirement plan.

Learn more about the ESC Region 13 InvestQ Co-op at [www.esc13.net/investq](http://www.esc13.net/investq).

TCG Advisors, LP accepts fiduciary responsibility for investment recommendations. Registration does not imply a certain level of skill or training. Remember that all investing involves risk.