

# IRA & Employer Plans For Small Businesses

## Technical Consulting Services

Appleby Retirement Consulting Inc. provides technical consultation on the rules and regulations that govern Traditional IRAs, Roth IRAs, SEP IRAs, SIMPLE IRAs, Defined Contribution plans including 401(k)s, and 403(b)s. With one of the nation's leading IRA and retirement planning experts, Denise Appleby, MJ (Employee Benefits Law), APA, AKA, CISP, CRC, CRPS, CRSP advisors can receive technical support on the tax laws and general rules governing topics that **include but not limited to**:

- 🍎 Contributions
- 🍎 Distributions (including in-service withdrawals, NUA, beneficiary distribution options and RMDs)
- 🍎 Rollovers and transfers
- 🍎 Transfers due to divorce and QDROs
- 🍎 Roth conversions, rollovers and recharacterizations
- 🍎 Required minimum distributions.
- 🍎 Correcting IRA mistakes
- 🍎 Retirement (employer) plan suitability for small business owners (including review of plan documents)

***NOTE: Our expertise does NOT include the funding and design of defined benefit plans, consulting on the rules that govern insurance products held in qualified plans, Roth Conversion analysis or IRA Trusts and legal drafting guidance. We may recommend other experts who may be able to assist you on matters outside of our technical expertise and/or need to consult with other experts. This may be subject to additional fees outside of our IRA Consulting Subscription (of which you will be quoted in advance and prior to any charge that may be assessed). Technical consultation is educational in nature and cannot be considered tax or legal advice.***

***Explanations of how RMDs and earnings/losses on excess contributions are included in consulting packages. However, for compliance reasons, we defer to clients' IRA custodians and tax advisors to perform such calculations.***

You can spend hours and money trying to find the answers to your IRA questions or pay a small retainer under which you can get your answers by simply sending an email or calling. Questions ranging from the simple to the complex, including, but not limited to:

- 🍎 My client made a mistake with their IRA. How can it be fixed?
- 🍎 What are the distribution options for the beneficiary of an IRA?
- 🍎 How can my client override limited beneficiary options?
- 🍎 Is my client eligible for a Small Business Owner 401(k)?

Product/ Service	Fee	No consulting	Consulting			
			<b>Covers <u>one</u> advisor. Contact us for rates for multiple advisors</b>			
		IRA Basket	Bronze	Silver	Gold	Platinum
<p>✔ means that the product/service is included at no additional cost</p> <p>✘ means that the product/service is not included in the plan, but can be purchased</p>	<b>One advisor: Annual Fee</b>	<b>\$225 per year</b>	<b>\$900</b>	<b>\$1,800</b>	<b>\$2,400</b>	<b>Custom</b>

- 🍎 Is my client eligible to contribute to a Roth/Traditional IRA?
- 🍎 Can a particular type of retirement account be rolled to another retirement account?
- 🍎 My client missed the 60-day rollover deadline, is there a fix for that?
- 🍎 What are the distribution options for my client's inherited IRA/401(k)?
- 🍎 What are the steps for a back-door Roth IRA contribution?
- 🍎 Is my client eligible to set up and maintain a SIMPLE IRA?
- 🍎 Is a SEP IRA suitable for my client?
- 🍎 Which employer plan is suitable for my client who owns a small business?
- 🍎 How to fix an incorrect 1099-R/5498?
- 🍎 Did the IRA custodian report my client's distribution correctly?
- 🍎 My client wants to rollover a 401(k) to an IRA, what are some of the key factors that should be considered?
- 🍎 My client is a spouse beneficiary. What are the special rules that should be taken into consideration for an inherited IRA?
- 🍎 My client did not take the RMD last year. How can that be fixed?
- 🍎 What is the better way to move retirement accounts, both owner and inherited accounts, to avoid mistakes?
- 🍎 Can my client rollover their inherited 401(k)/pension/403(b)?

These just touch the surface of the range of topics that you can get help with.

	IRA Basket	<b>Covers <u>one</u> advisor. Contact us for rates for multiple advisors</b>			
		Bronze	Silver	Gold	Platinum
Client Facing letters. At least 4 per year.	✔	✔	✔	✔	✔

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Advisor Guides. Explains IRA rules and regulations for the advisor		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Select Quick Reference Guides/cheat sheets on IRAs/ Employer Plans		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
All products available at www.IRApublications.com		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Consulting: Unlimited Emails. No telephone calls		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Consulting: Unlimited emails plus 12 telephone/Zoom calls		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Consulting: Unlimited telephone/Zoom Calls & unlimited emails		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hourly consulting: For advisors not under any of the annual packages.	Minimum of \$279. Full fee depends on scope of case					
Webinars: Some free   others \$59 and up per webinar		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Occasional guest presenter/speaker on topics outside my expertise \$79		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Retirement Plan Suitability Assessment for a small business \$750		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Private training for your staff-Online : \$2,000 to \$4,000 per hour		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Includes two per yr.	
IRA Quick Reference Guide Booklet: PDF \$149	Available for purchasing		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Request a white paper/your own topic. \$1,000-Appleby keeps copyright		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
White paper you keep copyright- starts at \$5,000	Full cost					
IRA Beneficiary Transfer Assistance. Handholding from beginning to end. \$2,500. Covers one letter and up to two telephone calls. Additional \$1,000 for each additional letter and \$100 per additional call.	Full cost			Includes two per yr.	Special rate	
IRA/Plan Rollover/Transfer Assistance \$1,000 (A-Z handholding)	Full cost			Includes 4 per yr.	Special rate	
Correcting Beneficiary rollovers/transfers, general rollovers, general transfer Mistakes: \$5,000- \$10,000 depending on level of complexity. \$1,000 retainer required. Covers writing one letter and two conference calls, including with the IRA custodian. \$1,000 per additional letter and \$250 per additional conference call.	Full cost			Fee discounted 50%	Special rate	
IRA Fast-Track: An open forum during which you ask any IRA related question and get answers. \$500 per hour	Full cost	Full cost	\$250	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

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Speaking: Webinars for groups of 10 or less 10: Per hour \$2,000	Full cost	\$250 off	\$500 off	\$1,000 off	Special rate
Speaking: Webinars for groups over 50: \$4,000. <b>Please call about rates for smaller groups</b>	Full cost	\$500 off	\$1,000 off	\$2,000 off	Special rate
In-Person speaking \$7,500 plus expenses.	Full cost	Full cost	\$1,000 off	\$1,500 off	Special rate