



*An Independent Registered Investment Advisor*

**Committed  
to your  
financial future**



## Why join the Multiple Employer Program?

*Tired of all the work, liability and high cost of your 401(k) Plan? Help is on the way!*

### What is a Multiple Employer Program?

- A retirement plan designed to bring together many small plans to deliver big plan benefits, while providing fiduciary liability relief to the Plan sponsors and a potential reduction of fees.

### What are the fiduciary protections?

- A fiduciary Investment Manager is responsible for selecting and monitoring the investment menu.
- A fiduciary Administrator takes responsibility for compliance oversight, including:
  - Employee distributions
  - Filing IRS Form 5500
  - Preparation and distribution of participant notices
  - Eligibility determination

### What are the potential savings or benefits of joining the MEP?

- By bringing the assets of many plans together under one group of service providers, smaller plans can leverage their combined assets, resulting in a higher level of service at similar or lower costs to what you are paying now.

### Why should I complete the Notice of Intent to Participate?

- As the plan sponsor for your association, you have a fiduciary responsibility to make sure you are providing quality service and the lowest fees possible for your employees. With that in mind, do your duty and please complete the Notice of Intent to Participate and to see if a MEP is advantageous for you. Return the form to Peggy Slaughter at Saling Simms Associates. *This does not obligate you to join the Plan; it just lets us know you have an interest in learning more.* If you have more questions, please call Peggy at (614)841-1881 or email [peggy.slaughter@salingsimms.com](mailto:peggy.slaughter@salingsimms.com).



**Leverage your OSAE membership to reduce liability,  
save time and lower the cost of your retirement plan.**

# Updated Retirement Plan Limits for 2019

	2019	2018
Defined Contribution	\$ 56,000	\$ 55,000
401(k)/403(b) Deferral	\$ 19,000	\$ 18,500
401(k)/403(b) Catch-up	\$ 6,000	\$ 6,000
Maximum Compensation	\$ 280,000	\$ 275,000
Highly Compensated Pay	\$ 125,000	\$ 120,000
Social Security Wage Base	\$ 132,900	\$ 128,400
IRA Contribution	\$ 6,000	\$ 5,500
IRA Catch-up	\$ 1,000	\$ 1,000



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*Our firm helps individuals, associations, and small businesses employ advanced strategies for maximizing personal wealth, employee benefits, philanthropic giving and retirement income, as well as solving other legacy and long-term planning issues.*

## Contact Us

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Investment advisory services offered through  
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