

GB GROEBL BROTHERS

powered by  ONEDIGITAL



Traditional Values. Modern Methods.

**PROVIDING EASY-TO-USE RETIREMENT SERVICES
AND
WHOLESALE WEALTH MANAGEMENT**

www.GBretire.com



People You Can Trust

WHEN WE GOT INTO THIS BUSINESS 30 YEARS AGO, THE WORLD WAS A MUCH DIFFERENT PLACE:

- 401 (k) plans were still an add on, pension plans were the base of retirement
- Interest rates were much higher
- Regulation and administration were more relaxed

In the intervening years, Groebl Brothers has learned a lot about what plan fiduciaries want and need in a 401 (k) process. That's why we adopted a program with simplicity as its hallmark. Our proven, widely-adopted process offers a range of advantages to you.

**SIMPLICITY
FEE TRANSPARENCY
WRITTEN FIDUCIARY ACCEPTANCE
INSTITUTIONAL & CIT FUND ACCESS
OVER \$107 BILLION MANAGED AT ONE DIGITAL
STATE OF THE ART EDUCATION PROGRAM UTILIZING RISKALYZE TECHNOLOGY**

The Power Of Choice

The term open architecture has migrated from the software industry into many others. Now you can take advantage of the same openness for your 401 (k) plan. With our process, your plan fiduciaries can choose a platform with thousands of investment options. And because too much choice can sometimes make things difficult, we have adopted a screening process that helps you and your participants identify the funds that more closely match their investment goals. We use Riskalyze Education Technology to help participants. Riskalyze is powerful technology that is making a difference. Ask us for a demo.

The Power Of Process

1

IDENTIFY GOALS, OBJECTIVES AND SHORTFALLS:

Groebl Brothers works with you to define what success means and custom tailor a plan. We don't try to fix what isn't broken.

2

IMPLEMENT FIDUCIARY RISK MANAGEMENT PROGRAM:

Here, we define fiduciary roles and responsibilities and implement a Plan Monitoring Program (PMP) to address and document requirements.

3

DEVELOP AND IMPLEMENT INVESTMENT POLICY STATEMENT:

We will help develop yours and keep it updated.

4

BENCHMARK PLAN EXPENSES AND REVIEW SERVICE PROVIDERS:

Groebl Brothers implements the proprietary Fund Line-up Comparison Tool to provide you with solid choices from which to make a decision.

5

DEVELOP AN EFFECTIVE PARTICIPANT EDUCATION PROGRAM:

We know you expect a great education program to keep plan participants informed. That's what we deliver with a customized approach to their needs.

6

IMPLEMENT ONGOING MONITORING TOOLS TO STAY ON TRACK:

With your compliance file in a safe place for review and audit, Groebl Brothers puts a proactive service model in place, complete with periodic reviews to track progress toward goals at the appropriate fee.

The Power Of Specialization

At Groebl Brothers, 401 (k) and fiduciary services is what we do, and we've been doing it for over 30 years. So, when we make a recommendation to you, it's based on the experience built from creating 401 (k) solutions for hundreds of companies of all types and sizes.

Thanks for checking us out!

-Tim and Joe Groebl

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MEET
JOE



Joe Groebl began his career in the financial services industry as an intern with PaineWebber in the summer of 1991. Two years later he moved to Smith Barney where he served for 17 years. In 2010, Joe broke away from Wall Street to become independent so he could offer fiduciary client services and autonomous advice.

In 2009 Joe brought his brother Tim Groebl into his business to become his trusted partner.

MEET
TIM



Since 2010, Tim has focused much of his time specializing on our investment process and in the Department of Labor's new rules and regulations with ERISA guidelines.

Previous to joining his brother, Tim worked as an insurance agent at AAA. Together and as Professional Plan Consultants™, Joe and Tim are able to provide state of the art 401 (k) over site in a fiduciary capacity as well as offer personalized education and service.

"We believe all financial advisors should be direct fiduciaries. Our goal is to help companies take the burden out of offering a retirement program and help participants appreciate the opportunity they have and benefit from this in the long term."

OVERVIEW OF PLAN SPONSOR & FIDUCIARY SERVICES

- Plan Design Consulting and Review
- Documenting Goals and Objectives for the Plan
- Identifying and Correcting Fiduciary Shortfalls
- Implementing an investment Policy Statement
- Investment Selection and Monitoring
- Quarterly Investment Reviews
- Open Architecture Platforms Available
- RFP and Provider Search Comparisons
- Annual Plan Reviews
- Expense Comparison and Benchmarking
- Full Fee Documentation and Disclosure

"Our favorite part of retirement plan consulting is educating plan participants. It's here that we know we can change lives for the better."

-Tim and Joe Groebl

Documenting and Centralizing Service Provider Agreements

ERISA 404 (c) Compliance Assistance

Documented Procedural Prudence that cover all aspects of plan management and ERISA compliance through our proprietary process for Plan Sponsors and Fiduciaries. This includes:

Accepting Fiduciary Status In Writing

Implementing a Plan Monitoring Program to ensure the following are addressed and updated on a regular basis.

- Participant Education Program
- Fiduciary Compliance
- Goals and Objectives
- Investment Policy Statement
- IRS Regulations that Affect Your Plan
- Provider Due Diligence
- Plan Expenses
- HR Turnover and Sponsor Education

Are You A Good Candidate For A Cash Balance Plan?

Many partners and professionals find Cash Balance Plans an excellent way to increase contributions to their retirement accounts. After designing over 1,000 Cash Balance Plans, we have found that the following are typically good candidates:

1 Partners or owners who desire to contribute more than \$62,000 a year to their retirement accounts.

Many professionals and entrepreneurs neglect their personal retirement savings while they're building their practice or their company. They often have a need to catch up on years of retirement savings. Adding a Cash Balance Plan allows them to rapidly accelerate savings with pre-tax contributions as high as \$300K, depending on their age.

3 Companies which have demonstrated consistent profit patterns.

Because a Cash Balance Plan is a pension plan with required annual contributions, a consistent cash flow and profit is very important.

2 Companies already contributing 3%-5% to employees, or at least are willing to do so.

While Cash Balance Plans are often established for the benefit of key executives and other highly compensated employees, other employees' benefit. The plan normally provides a minimum contribution of between 8%-10% of pay for staff in the Cash Balance Plan or a separate Profit Sharing 401(k) Plan.

4 Partners or owners over 36 years of age who desire to "catch up" or accelerate their pension savings.

Maximum amounts allowed in Cash Balance Plans are age dependent. The older the participant, the faster they can accelerate their savings.

Find out if Cash Balance Programs are suited for you.
For a complimentary proposal contact us today.

Attributes of Cash Balance Candidates

1 HIGHLY PROFITABLE COMPANIES OF ALL TYPES AND SIZES

- Usually indicated by the owner's desire for a larger tax deduction
- Principals earning more than \$280K per year



2 FAMILY BUSINESS

- A Cash Balance Plan can be used as a component of succession planning

3 CLOSELY HELD BUSINESSES

- Several owners want a greatly enhanced retirement plan



4 LAW FIRMS OF ALL SIZES

- Tax deferral and asset protection are often very important to this profession, along with a highly competitive retirement package to help attract and retain top talent

5 MEDICAL GROUPS OF ALL SIZES

- Tax deferral and asset protection are often very important to this profession



6 PROFESSIONAL FIRMS OF ALL TYPES

- CPAs, engineers, architects, financial service firms, management consultant and others

7 OLDER OWNERS WHO HAVE DELAYED SAVING FOR RETIREMENT

- They need to squeeze 15 years of savings into
- 5 years



8 THOSE WHO HIGHLY VALUE ASSET PROTECTION

- ERISA protects all qualified plan assets from creditors in the event of bankruptcy or a lawsuit

9 THOSE WHO WANT AN ENHANCED BENEFITS PACKAGE FOR EXECUTIVES

- They want to attract and retain high caliber employees



10 SOLE PROPRIETORS WITH INCOME EXCEEDING \$305,000

- All entity types apply

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