

# YOUR kPlan<sup>®</sup>

## 401(k) and Profit-Sharing Retirement Plan

As a business owner, we know you're facing unprecedented challenges this year. We also know, like most businesses, your employees are more than just staff—they're essential to your success. But finding ways to provide valuable benefits to your team doesn't always fit into your budget or work with your schedule. That's where we can help.

### The Big-Business Plan That Has You Covered

Our exclusive **YOUR kPlan**, powered by BPAS, is a 401(k) and profit-sharing program that allows you to offer big-business benefits to your employees. Best of all, the plan is turnkey and as the owner, you have limited fiduciary responsibility.

### Our Low-Cost, Tax-Deductible Plan<sup>1</sup> is Now Even More Affordable

For a limited time, we're offering close to **70 percent off** by waiving the initial set-up fee and reducing the first year's annual administration fee — **for a total combined savings of \$1,750.**<sup>2</sup>

			
<b>Waived \$750 One-time Setup Fee</b>	<b>Reduced Annual Administration Base Fee by \$1,000</b> <small>(first year only)</small>	<b>Enjoy Total Saving of \$1,750</b>	<b>Ends July 1, 2021</b> <small>(must complete and sign agreement by this date)</small>

### Benefits To Benefit Any Business

- Have limited fiduciary responsibility as the business owner
- May be able to receive up to the maximum allowable contribution amount in a qualified plan<sup>1</sup>
- Eliminate time-consuming tasks with this turnkey solution, like selecting and monitoring the plan's investment lineup
- Treat your employer contributions to the plan as tax-deductible expenses<sup>1</sup>
- Receive a tax credit of up to 50% for eligible start-up costs (up to \$5,000) for the first three years
- Provide additional retirement benefits to your staff, helping to retain and reward quality employees

**Already Offer a Retirement Plan?** No problem! If you move existing plan assets to YOUR kPlan, participants can enjoy the enhanced benefits.

### Learn More About Offering More with YOUR kPlan

Ready to benefit from YOUR kPlan and take advantage of this great offer? To get started or to learn more about the program, contact Carol Dogans at **817.426.8515** or [caroldogans@anbt.com](mailto:caroldogans@anbt.com).



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<sup>1</sup>This material has been provided for general information purposes only and does not constitute either tax or legal advice. Please consult your tax or legal advisor.

<sup>2</sup>To receive the promotional offer, you must complete and sign the YOUR kPlan agreement by July 1, 2021.

<b>Not Insured by FDIC or Any Other Government Agency</b>		
<b>Not Bank Guaranteed</b>	<b>Not Bank Deposits or Obligations</b>	<b>May Lose Value</b>