



FRAZIER & DEETER, LLC
CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

RETIREMENT PLANNING SERVICES

Individuals who set aside funds for retirement are often faced with a complex set of legal and administrative requirements. In addition to regulatory burdens, they must choose among a myriad of retirement alternatives including pension and profit-sharing plans, SEPs, IRAs, Keogh plans, tax-deferred annuities and 401(k) arrangements. Let Frazier & Deeter be your partner when planning for your retirement. We can assist you by providing answers to such questions as...

For Employers and Owners

Which type of plan will allow me to maximize benefits to employees without placing an unmanageable cash constraint on my business?

How easy is it to administer the plan?

Is an annual tax return required?

Which employees must be covered in the plan and when are they vested?

What is the maximum annual deductible contribution for my business?

By what date must the contribution be funded?

Is a contribution required every year?

What are the consequences of a top-heavy or discriminatory plan?

For Employees and Self-Employed Individuals

What is the tax benefit of my contribution?

What amount am I eligible to contribute this year?

What is the impact of an employer-provided plan on my or my spouse's IRA contribution?

For Individuals Receiving Distributions

At what age may I withdraw funds without penalty?

What happens if contributions are withdrawn prior to retirement?

Under what circumstances are withdrawals allowed without penalty?

What are the advantages and disadvantages of rolling the distribution into an IRA?

Am I eligible for 5 or 10-year averaging on lump sum distributions?



For more information about any of our services for individuals, contact us at 404.253.7500 or at www.frazierdeeter.com

Can I benefit from making the special capital gains election?

If I elect not to receive a lump sum distribution, over what period may my spouse and I receive payments?

What impact will distributions have on my social security benefits?

How will my beneficiary be taxed on distributions upon my death?

In addition, Frazier & Deeter can provide the following services for individuals –

Estate and trust planning

Tax planning

Succession planning

Charitable giving planning

Education planning

Litigation support

Divorce planning

Mortgage services

Stock option and investment planning*

Insurance and risk management**

*Investment advisory services offered through SignatureFD, LLC

**Insurance products and programs offered through SignatureFD, LLC