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## SUMMARY OF SERVICES OFFERED BY OUR FIRM

Jim Jordan started our company in 1978. Kelly Neal joined the firm in 1991 and became a Principal in 2005. Avi Porton has been with the firm since 2001 and became a Principal in 2015. Eric Wittenberg has been with the firm since 2008 and became a Principal in 2015. We have 17 people dedicated to our highly technical field doing work that is divided primarily between two areas: The design and installation of tax-qualified retirement plans and ongoing annual administration of such plans.

We design retirement plans to meet specific tax deduction, contribution and benefit needs, considering factors such as compensation, age, employee group size, desired retirement benefits, and profitability. We provide technical expertise from the initial client consultation to preparation of all Plan Documents and participant disclosures to qualification of the plans with the IRS. We are completely independent, working closely with our client's financial, tax, legal and payroll service providers, but with no financial affiliation with any other company or institution.

The qualified plans that we design include:

### Defined Contribution Plans

- 401(k) Pre-tax deferrals
- 401(k) Roth Deferrals
- Automatic Enrollment Plans
- Profit Sharing contributions including allocation features which favor key employees
- Employee Stock Ownership Plans (ESOP)

### Defined Benefit Plans

- Traditional Defined Benefit Plans
- Cash Balance Plans
- Defined Benefit/Defined Contribution combination arrangements

Our ongoing annual qualified plan administration services include assistance with the operation of the plan: all types of distributions and participant loans, determination of employees eligible to participate in the plan, calculation and allocation of required or optional employer contributions and all other types of contributions and any forfeitures to each participant, preparation and analysis of the coverage and nondiscrimination testing required by the Internal Revenue Code, reconciliation of trust investment activity, allocation of investment earnings to participant accounts, preparation of the annual filings required by the Internal Revenue Service and the Department of Labor, and preparation of detailed reports to the Employer and the participants.

Our two Enrolled Actuaries, Jim Jordan and Avi Porton, provide in-house actuarial projections, calculations and certifications with respect to defined benefit plans. These highly technical plans require the services of an enrolled actuary annually, to calculate the amount that must be contributed to fund future benefits for plan participants.

Our clients include all types of businesses, including regular corporations (publicly-traded or closely-held), self-employed persons, subchapter-S corporations, partnerships, LLCs, LLPs, and non-profit organizations. We provide administrative services with respect to approximately 800 plans which range in size from one participant to hundreds of participants.

### PLAN CONSULTANTS

**Jim Jordan** started the firm in 1978, and was among the very first to become an Enrolled Actuary when ERISA was enacted. He is a Member of the American Academy of Actuaries, a Member of the American Society of Pension Professionals and Actuaries (ASPPA) and a Member of the ASPPA College of Pension Actuaries. Jim is a Sonoma County native who graduated from Sonoma State College in 1970 and has more than 45 years of qualified retirement plan experience. Mr. Jordan is the President of Jordan & Associates Retirement Services.

**Kelly Neal** has been with the firm since 1991 and became a principal in 2005. She is an Enrolled Retirement Plan Agent authorized to represent clients before the Internal Revenue Service with respect to qualified plan matters, is a Member of the American Society of Pension Professionals and Actuaries and the National Institute of Pension Administrators, and is an ASPPA Certified Pension Consultant, Qualified Pension Administrator and Qualified 401(k) Administrator. Kelly is a Sonoma County native and has 26 years of qualified retirement plan experience and is the Chief Financial Officer and Secretary of Jordan & Associates Retirement Services.

**Avi Porton** has been with the firm since 2001 and became a principal in 2015. Avi is an Enrolled Actuary authorized to represent clients before the Internal Revenue Service with respect to qualified plan matters, is a Member of the American Society of Pension Professionals and Actuaries College of Pension Actuaries and is an ASPPA Qualified Pension Administrator and Qualified 401(k) Administrator with 19 years of qualified retirement plan experience. In addition to working with existing clients and providing general consultation services, Avi does plan design consultation and actuarial calculations for existing clients as well as other businesses considering implementation of a defined benefit pension plan.

**Eric Wittenberg** has been with the firm since 2008 and became a principal in 2015. Eric is a Member of the American Society of Pension Professionals and Actuaries and is an ASPPA Qualified Pension Administrator and Qualified 401(k) Administrator with 15 years of qualified retirement plan experience. In addition to working with existing clients and providing plan design and general consultation services, Eric leads the firm's new business and client retention activities.