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<sup>2</sup>Subject to IRS limitations and restrictions.

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**ATTRACT AND RETAIN VALUABLE EMPLOYEES  
 THAT ARE THE BUILDING BLOCKS  
 OF YOUR BUSINESS**

**INTRODUCING THE  
 UTAH VALLEY HOME BUILDERS ASSOCIATION  
 ("UVHBA") 401(k) RETIREMENT PLAN**

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## THERE'S NO BETTER TIME

Competition is tight, and retaining your skilled employees is more important than ever. If you don't have a retirement benefit, now is the time!

If you have a retirement plan already, take a moment to see if the UVHBA 401(k) Retirement Plan can improve this important employee benefit.

Requesting a comparative analysis costs you nothing and will take very little of your time. At the very least, you can fire away the information as part of the fiduciary due diligence, regardless of your decision.

The UVHBA is always working to make your business more competitive and save you money.

“ In the 22 years I’ve been running associations, I have recommended only four services to be endorsed by my Boards; this is the 5th and is a fantastic opportunity! ”

- Dave Roewe,  
BIA Executive Director

You probably already know how important a retirement benefit is to attracting and retaining skilled employees, but like most businesses there are several perceived hurdles which can make providing a benefit difficult: it takes time and costs tons of money, right? Wrong.

Through the UVHBA, you can provide an outstanding retirement plan, spend very little time administering it, and pay no fees\* annually to maintain it!

## WHAT ARE THE BENEFITS OF OFFERING A 401(k) PLAN?

There are many reasons why you should provide a retirement plan for your business and employees:

- Attract and retain high quality employees
- Your business can get tax deductions on contributions<sup>1</sup>
- You and your employees’ account balances grow tax deferred
- You as a business owner can maximize your retirement savings



## UVHBA 401(k) RETIREMENT PLAN HIGHLIGHTS:

- Retirement plan is serviced by an award-winning provider,<sup>2</sup> Transamerica Retirement Services<sup>3</sup> (“Transamerica”)
- Zero annual employer fees\*
- Minimal plan maintenance
- Save on payroll taxes
- 80 investment choices from popular investment management companies
- Flexible plan features including, safe harbor, Roth, cross-tested/profit sharing, and a prevailing wage/Davis Bacon feature.
- Customizable retirement plan design options involving eligibility, matches, vesting schedules, and more.

## STRENGTH IN NUMBERS

When you utilize the UVHBA 401(k) Retirement Plan, you have all the advantages and flexibility of a stand-alone retirement plan sponsor, but avoid the expenses and administrative headache associated with sponsoring a stand-alone plan.

**How?** The UVHBA’s 401(k) Retirement Plan, from a government reporting standpoint, is treated like one large plan. The end result for you is a retirement plan with competitive investments, zero annual employer fees,\* outstanding service, and someone else doing the plan maintenance leg work.

## LET US HANDLE THE PAPERWORK FOR YOU

By participating in the UVHBA’s 401(k) Retirement Plan, virtually all administrative tasks can be offloaded from you to the UVHBA or to Transamerica.

Tasks that can be shifted may include: administrative responsibilities, employee eligibility tracking, distribution processing, plan compliance, nondiscrimination testing, annual reporting, participant education and enrollment, and participant assistance.

The result is more time for you to focus on running your business.



## SETUP PROCESS, EASY AS 1, 2, 3

1. Fill out a UVHBA Member 401(k) Survey
2. A free plan design consultation is provided
3. Complete an Adoption Checklist
4. Enrollment meetings will be scheduled for you and your employees
5. Start using your new retirement plan to recruit and retain top employees at \$0 cost annually to you!\*

## ALREADY HAVE A PLAN?

Chances are the UVHBA’s 401(k) Retirement Plan may save you money, and improve the level of service on your current retirement program.

Ask Shane Weisman for a plan comparison analysis to be sure.

If you take advantage of the UVHBA’s retirement plan, converting is an easy, streamlined process.

## CALL NOW.

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