



National Pension Partners (NPP) is a leader in the retirement plan design and consulting field. Our nationwide network of pension specialists average over 15 years of experience and carry professional designations. Most third party administrators outsource paired defined benefit and defined contribution cases. We do not outsource; and we offer an experienced, bonded TPA that is comprised of on-staff Enrolled Actuaries, CPAs and Tax-attorneys.

Compliance and suitability are top priorities for NPP. Differentiating ourselves from a majority of TPA's in America, we test and offer all viable pension plans to produce the most suitable design. We actively provide NASBA approved CPE for CPAs and MCLE for tax-attorneys across the nation. Typically, in these 2 hour sessions our CEO and tax attorney, Nick Paleveda explains paired plans and the ever changing legislation governing qualified retirement plans.

The Worker, Retiree, and Employer Recovery Act (WRERA), passed in Dec. of 2008, has brought positive changes to the qualified retirement plan landscape. Most significantly IRC 404(a)(7)! This new provision now allows business owners to deduct contributions to both a defined benefit plan and a defined contribution plan such as a 401(k)/profit sharing plan. Previously there were limits on the profit sharing contribution deduction if the plan was paired with a defined benefit plan. There is still a cap on defined contribution contributions as a percentage of payrolls.

Our local Pension Consultants working with partner CPA firms and tax advisers bring significant value to their existing clients who qualify for such programs. In addition, many new clients have been generated for our partner CPA firms. A properly structured and funded pension plan will maximize tax-savings while building retirement benefits. Inversely, a poorly structured plan that is improperly funded can result in a less desirable outcome.

Recently passed legislation, such as PPA 2006, has increased the complexity of the funding requirements for defined benefit plans. Our team can help you address the new requirements to your best advantage. Utilizing our experience and bonding insures that you or your client will have a compliant and suitable plan, leaving all parties involved very happy and sleeping well at night.

Sincerely,

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