

# A. Robert Taylor

FINANCIAL ADVISORY SERVICES, LTD.

## The Independent Advisor 401(k) Advantage

In today's workplace, employees and employers alike are benefiting from a new kind of employer-sponsored retirement plan-- one that offers a well balanced selection of funds for investment, and provides individual and independent advice for its participants. We encourage you to look into the benefits of a 401(k) plan that is truly customized for your business needs. A. Robert Taylor Financial Advisory Services, Ltd. can help you:

- Establish a plan that is fully transparent with regard to all fees paid to the advisors, third party administrator, and vendors.
- Give employees access to independent investment advice from a CERTIFIED FINANCIAL PLANNER® who is not incented or paid from purchases or sales made within the plan.
- Invest in a diversified mutual fund line-up in the plan that is not limited to one fund family or target-date funds.
- Use a directed trustee in order to be able to perform a limited-scope, rather than a full-scope, audit of the plan.
- Access a third party administrator who will provide web capabilities for the plan, and also be a resource for plan document review and best practices.
- Invite an independent advisor to consult with your investment and/or 401(k) plan committee to minimize fiduciary risk on the part of the employer.

To learn more about the advantages of using A. Robert Taylor Financial Advisory Services, Ltd. as the independent advisor for your 401(k) plan, please call one of our principals, Marie Beckman, CFP® or Bob Taylor, CPA/PFS, to schedule an appointment. It would be our pleasure to meet with you and discuss how your business can benefit from the Independent Advisor 401(k) Advantage.