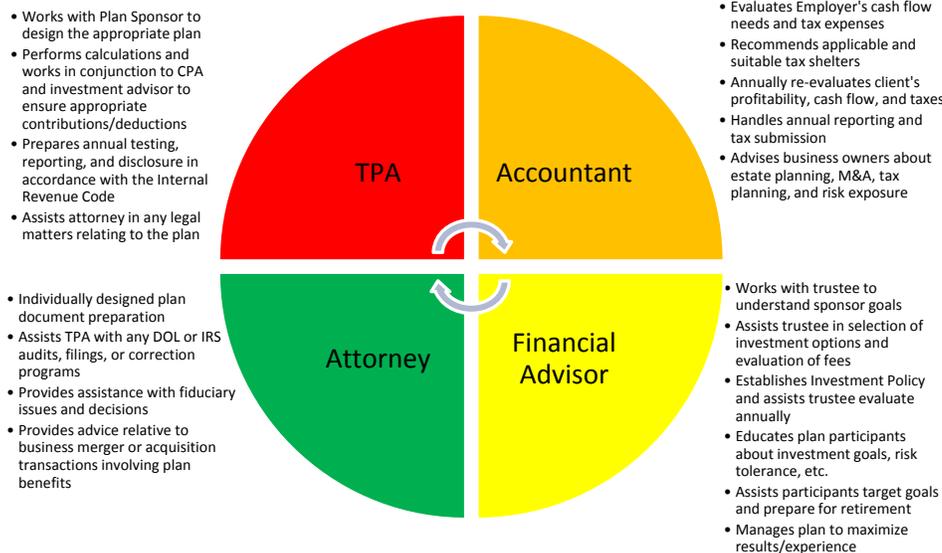


M2B Retirement Consulting, LLC provides highly-specialized qualified plan design consulting and administration. At M2B, the client is the focus of our work. In conjunction with the client's accountant and financial advisor, we work together to ensure that their retirement plan is designed to suit the needs and overall goals of the business owner. This is accomplished through creative plan design illustrations (often using our expertise in new comparability/cross-tested designs) tailored to meet each client's objectives while proactively monitoring the complex compliance requirements of the various governing agencies.

Whether it be a retirement vehicle aimed to encourage their employees to save for retirement or an employer wishing to maximize his/her own retirement savings, M2B can design the appropriate Plan for each and every client.

As a non-producing Third Party Administration (TPA) firm, M2B focuses exclusively on the consulting and administration of qualified retirement plans. This allows us to work independently with your investment advisor, accountant, and attorney to ensure that the plan operates smoothly with the highest level of expertise.



M2B services include (but are not limited to) the following:

Defined Contribution Plans

- 401(k)/Profit Sharing
- Money Purchase
- 403(b)
- ESOP

Defined Benefit Plans

- Traditional DB
- Cash Balance
- DB/DC Combos

Annual Administration Services

- Plan document drafting and on-going maintenance (prototype & volume submitter)
- Compliance testing
- Form 5500 & Form 8955-SSA preparation
- PBGC filing
- ASC 715 / FASB reporting
- Annual valuation reporting
- Participant statements and disclosures

WHY CHOOSE US?

With more than forty combined years in the qualified retirement plan field, M2B's founding partners have worked diligently to provide expert consulting and administrative services to thousands of clients and referral sources.

M2B Retirement Consulting, LLC invests in state of the art software and research materials as well as the on-going education of our staff to provide clients and referral partners with value-added consulting and highly specialized design services.

M2B can help plan sponsors looking to transition or make changes to their existing retirement plans as well as business owners looking to implement a brand new retirement savings vehicle.

At M2B, we pride ourselves in exceptional customer service and high-touch administrative services to help our clients meet all of the requisite reporting and disclosure requirements.