



# INDEPENDENT RETIREMENT CONSULTING

————— EST. 2006 —————

ADMINISTRATION • CONSULTING • DESIGN

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# INDEPENDENT RETIREMENT CONSULTING

## ABOUT US

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Independent Retirement Consulting provides expert consulting and administration services for tax-qualified retirement plans. Our services are tailored to meet each company's specific needs based on the design of the retirement plan, company objectives and trust asset investment platform. We protect the tax qualified status of the Plan by ensuring that your plan is operating in compliance with all current pension laws and regulations. Independent Retirement Consulting can provide guidance on selecting a retirement plan for your company or evaluating enhancements for an existing plan.

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### VALUE

Independent Retirement Consulting focuses on maximizing the benefits your retirement plan can provide owners, officers and employees while minimizing the complexity of administration and government compliance. With our firm, you can expect services based on analysis that considers the costs and benefits you and your company can expect in ongoing plan operations.

### FLEXIBILITY

Independent Retirement Consulting provides advice and administrative services related to the tax qualified status of the Plan and its operations only. This allows you the ability to engage the tax and investment advisors of your choice. You may also use any record-keeping platform or investment structure that meets your objectives. We are able to work with documents provided by attorneys and financial institutions, which you may already have in place. Although our services provide complete solutions; if you desire, you only need to engage Independent Retirement Consulting for the services you require.

### EXPERTISE

With over 50 years of combined experience advising businesses on the design and administration of retirement plans, you can be confident in our ability to provide you with the guidance and support you need to design and manage your retirement plan. Our expertise includes administration and consulting for all types of qualified defined contribution plans, including Profit Sharing Plans, 401(k) Plans, Money Purchase Pensions Plans, 403(b) Plans, Simple IRA, and Simple 401(k) Plans.

## DESCRIPTION OF SERVICES

Independent Retirement Consulting focuses on providing services that fulfill the retirement plan consulting and administrative needs of businesses. All services can be tailored to your needs.

### RETIREMENT PLAN CONSULTING

- o Plan Design
- o Plan Compliance
- o Plan Termination
- o Plan Funding Evaluations
- o Assistance with 5500 Forms & Filing
- o Assistance with IRS or Department of Labor Plan Audits

### PLAN ADMINISTRATION & RECORD-KEEPING SERVICES

Plan compliance testing (IRC Section 401(k), 401(m), 410(b), 416, 401(a)(4)) as required by plan type and design and provide guidance on correction of failed test and future compliance with IRS regulations.

- o Plan Valuations
- o Plan Allocations
- o Management Reports
- o Trust Accounting
- o Participant Statements
- o IRS Reporting

### PLAN FUNDING EVALUATIONS

- o Evaluate Funding for Safe Harbor Plans
- o Evaluate Funding for Cross-Tested Allocations Methods
- o Evaluate Funding for Customized Plan Designs

### UNIQUE PLAN-BY-PLAN EVALUATIONS

- o Cost vs. Benefit Analysis
- o Projections and Studies on Plan Design Changes
- o Funding Enhancements to Benefit Key Employees
- o Projections of Effects from Changes in Company Structure

### EMPLOYER & EMPLOYEE GUIDANCE

- o Provide participant education, employee enrollment and resource for participant inquiries.
- o Implement internal HR processes that coordinate with plan design and operations.



**INDEPENDENT RETIREMENT CONSULTING**  
PROFESSIONAL BACKGROUND

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LINDA S. BURNSIDE, CPC

***President, Managing Consultant***

- 2006 - 2010 | Independent Retirement Consulting, LLC *-President, Managing Consultant*
- 2002 - 2005 | Dougherty Petroff & Associates *-Senior Associate*
- 2000 - 2002 | Invesmart Retirement Services *-Managing Consultant*
- 1992 - 2000 | Cascade Pension Services *-Managing Consultant*
- 1982 - 1992 | Stonewall Pensions Services, Inc. *-Plan Consultant*

LYNN R. WAKEM

***Managing Consultant***

- 2010 | Independent Retirement Consulting, LLC *-Managing Consultant*
- 2001 - 2010 | National Associates, Inc., NW *-Director of Operations*

ARTHUR J. DIEDERICH, CEBS

***Managing Consultant***

- 2010 | Independent Retirement Consulting, LLC *-Managing Consultant*
- 1992 - 2010 | National Associates, Inc., NW *-President*
- 1990 - 1992 | National Associates, Inc., NW *-Consultant*
- 1988 - 1990 | Stonewall Pensions Services, Inc. *-Manager of Operations*
- 1978 - 1988 | The Standard Company *-Director of Pensions Services*

BRIANNA C. ALBRECHT

***Senior Plan Analyst***

- 2010 | Independent Retirement Consulting, LLC *-Senior Plan Analyst*
- 2006 - 2010 | National Associates, Inc., NW *-Senior Plan Analyst*
- 2002 - 2006 | CKS Employer Benefits Systems/ Benefit Street, Inc. *-Manager of Analysts*
- 1999 - 2002 | Employer Benefit Systems, Inc. *-Plan Analyst*

ERIC J. BURNSIDE

***Administrator***

- 2006 - 2010 | Independent Retirement Consulting, LLC *-Administrator*

## REFERENCE LIST

Please feel free to contact one of the clients below for an honest opinion of our workmanship and business practices. Contact our office to request additional references if needed.

### BARRAN LIEBMAN, LLP

#### ***401(k) Retirement Plan***

Contact: Ann Fallihee

Phone: (503) 228-0500

601 S.W. 2nd Avenue

Portland, OR 97204-31541

### CASCADE PHYSICAL THERAPY

#### ***401(k) Retirement Plan***

Contact: Chris Schnepel, Business Manager

Phone: (503) 669-2500

19201 S.E. Division Street, Suite 100

Gresham, OR 97030

### PERFECT FIT-MCDONALD, INC.

#### ***401(k) Profit Sharing Plan***

Contact: Alejo Jaureguizar, Jr.

Phone: (503) 234-9325

P. O. Box 12070

Portland, OR 97212

### ELLIOTT ASSOCIATES, INC.

#### ***401(k) Profit Sharing Plan***

Contact: Shelley Mast

Phone: (503) 282-7200

901 N.E. Glisan Street

Portland, OR 97232