

Fox & Lalonde

Retirement & Welfare Benefit Plans
Consulting, Design & Administration
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What can we do to help you?

We hope a great deal by providing to you a planning resource that starts with a philosophy that emphasizes the value of the client relationship and is pro-active in problem solving.

As *independent* third party administrators (TPAs) **Fox & Lalonde** depends on the goodwill of the numerous accounting, legal and financial professionals, in addition to, Plan Sponsors that it serves. F&L understands, appreciates and values the dynamics of professional teamwork.

There are *two* major areas today that provide professionals with major planning opportunities: the **2006 Pension Protection Act (PPA) and Welfare Benefit Plans (WBP).**

Create a Super 401(k)

PPA is the best piece of retirement planning legislation in decades. It is both business owner and fiduciary friendly. By combining the best elements of retirement plans, PPA allows you to create a Super 401(k) that allows contributions for owners two (2) times to five (5) times the stand alone 401(k) limit of \$45,000 to \$50,000 in 2007.

Yes, a **Super 401(k)** will create an age-weighted, tax deductible retirement plan contribution of \$100,000 to \$250,000 per year plus.

Create a Tax Deductible Life & Health Insurance Trust

WBPs, properly established as a single employer plan, are fully tax deductible and create a perfectly complimentary benefit structure for pre-retirement death benefits (life insurance premiums) as well as, disability income, long term care, accidental death & dismemberment, and post-retirement health care on an optional basis.

A census, proposal request and your planning wish list is all we need to get started.

Oh, you'll love our fee schedule. We are extremely competitive in both the retirement plan and the WBP marketplace. Approved insurers, in network, keep our administrative costs low and help subsidize fees. Out of network insurers can also be accommodated on a case by case basis.

For additional Information, please contact:
or

Visit our Website: www.foxnlalonde.com

I look forward to working with you,

John S. Lalonde, Sr.
574-273-1413 Office
574-277-0986 Fax
574-220-1730 Mobile
johnl@foxnlalonde.com

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