



MICHIGAN  
PENSION  
& FINANCIAL

---

WE'LL DESIGN A  
RETIREMENT SOLUTION  
THAT FITS YOU.



We're **Michigan Pension & Financial**, a producing TPA (Third-Party Administrator). While that may sound like insider jargon, the definition is actually straightforward.

It means *we do it all.*

### When we manage your retirement plan, you get:


A *third-party administrator*, handling the plan's compliance, testing, monitoring and tax forms

- + A *pension actuary*, consulting on advanced 401(k) and cash balance plan design
- + An *ERISA attorney*, advising on your plan's legal aspects
- + A veteran *CFP® Professional*, addressing corporate objectives and employee retirement goals
- + An *Accredited Investment Fiduciary (AIF)*, assuming co-fiduciary liability

THAT EQUALS GREAT VALUE:

**WE DELIVER MORE AND COST LESS.**

As a small business ourselves, we understand the challenges of your small business. In fact, we focus solely on companies like yours, often with retirement plans too small to be served by other TPAs. We also know that size has nothing to do with expertise. In fact, we'll bring our relationships with industry giants—think Vanguard, Cambridge, and other well-known custodians—to *you.*

 (248) 538-4220

 [MichiganPension.com](https://MichiganPension.com)



What's the best retirement plan for your business? The answer is simple: It's the one that fits. **Michigan Pension & Financial** doesn't offer one-size-fits-all plans. We'll design and implement a plan that works for you, your employees, and your company.

## Here's how it works:

As your **TPA**, we listen to your objectives and bring in our team of professionals to custom design a plan for you. Then we implement and administer that plan, drafting the required documents, meeting the deadlines, monitoring and testing your plan—all to ensure effectiveness, efficiency, and ongoing compliance.

As your **CFP® Professional**, we are an Elite Vanguard Advisor. That means we extend Vanguard's low-cost investments, superb funds, and premium service to you.

As your **Fiduciary Partner**, we:

- Meet your employees so they understand this valuable employer benefit.
- Monitor plan expenses; comparing with national average and well-known competitors.
- Conduct a fiduciary analysis of each fund.
- Provide an Investment Policy Statement.
- Our Fiduciary Briefcase documents our efforts for audit purposes.

**Michigan Pension & Financial** offers comprehensive 401(k) / pension services to your business, including:

### Personal Communication

When you call, you speak with the same team every time, who knows you and your plan, **not** a 1-800 number. We pride ourselves on quick responses.

### Employer Connect

Our series of more than 20 videos designed to help business owners better understand their 401(k) and pension responsibilities and opportunities.

### Employee Education

We provide meetings, videos and other materials designed to facilitate financial wellness and explore retirement planning.



WE'RE MICHIGAN PENSION & FINANCIAL.

WE ARE...

**Honest and Candid**

about benefits and drawbacks, solutions and alternatives. And cost.

**Committed to Communication**

And that begins with listening: tell us about your needs, values, and goals.

**Truly Cost-Conscious**

Want exceptional value at lower-than-average cost? That's us.

**Always Accountable**

That means we track all activities—ours and yours. No detail is left undone.

**Proud to Be Small**

Like you, we value the personal service that comes from a small business. Work with someone you know.



**Phone** 248.538.4220  
**Fax** 248.538.7610



[info@MichiganPension.com](mailto:info@MichiganPension.com)



[MichiganPension.com](http://MichiganPension.com)



31500 W 13 Mile Rd, Ste 110  
Farmington Hills, MI 48334

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Michigan Pension and Cambridge are not affiliated. Cambridge does not offer tax or legal advice.