

Diane Martin, QPA

Diane is the president of Sheffler & Martin, Inc., which was established in 1987. She holds a B.A. in languages and linguistics from the University of West Virginia. After teaching overseas and graduate studies in New York, she relocated to San Diego and began as a pension administrator and consultant in 1986 with a benefit consulting firm. She is credentialed through the American Society of Pension Actuaries (ASPA) as a Qualified Pension Administrator and is a member of the Western Pension and Benefits Conference.

SHEFFLER
 **MARTIN, INC.**

4375 Jutland Drive, Suite 100
San Diego, CA 92117
Tel: (858) 490-5390
Fax: (858) 273-5408
www.SMlpensions.com

SHEFFLER
 **MARTIN, INC.**

4375 Jutland Drive, Suite 100
San Diego, CA 92117

PENSION PLANNING

MADE EASY

*Pension Expertise
with an Emphasis
on SERVICE*

SHEFFLER
 **MARTIN, INC.**

YOUR EMPLOYEES Are Your Most Important Asset.

YOU CAN DEPEND ON US

Establishing a qualified pension or profit sharing plan is a sound business investment, offering tax advantages to both you and your employees.

Retirement plans are an excellent benefit, but they are also very complicated. One of the major drawbacks in establishing a qualified employee benefit plan is the administrative burden placed on the employer.

Sheffler & Martin is a consulting and administrative firm specializing in the design and administration of qualified retirement plans. We offer the combined services of attorneys, actuaries and computer system specialists with up-to-date expertise in constantly changing laws, IRS rulings, and Department of Labor regulations to advise business owners of the benefits and legal requirements of retirement plans.

We assist our clients in establishing and maintaining new and existing plans, saving them significant manpower and money. Our experience and emphasis on service means a preventative approach to ensure them a smooth-running retirement plan.

Sheffler & Martin can provide you with the assistance you need so that your qualified employee benefit plan is installed and administered efficiently. We can help you decipher the regulations, understand your responsibilities, and make administering your retirement plan as easy as possible.

Our Services Include:

- Meeting with you for an annual review of your pension plan's legal status and evaluation of your goals.
- Providing ongoing consultation with you, your financial advisor and other important participants.
- An evaluation of your employee census data at plan year end to determine eligible employees.
- Reconciliation of all trust assets and preparation of an annual trust report.
- An evaluation of coverage requirements and a top-heavy status report.
- A review of the provisions of your plan to maintain qualified status and remain in compliance.
- Advice and recommendations on the contribution amount permitted or required.
- Preparation of an annual Actuarial Report and Certification by an Enrolled Actuary on IRS Schedule B, if required.
- Preparation of a Summary Annual Report as required by the Department of Labor.
- Preparation of an annual report showing the status of your plan and each participant's valuation.
- Preparation of each participant's certificate.
- Performance of ADP and ACP testing of 401(k) plans.
- Completion of all required nondiscrimination testing for qualified retirement plans.
- An employee awareness meeting to help participants understand how they are benefitting from the plan.

"Not only are you and your people able to help with the challenges that always come along, but you also consistently perform the ordinary tasks with great professionalism."

Arch Underwood, CLU, ChFC
First Vice President
Financial Services
Driver Alliant Insurance Services

"I have been dealing with Sheffler & Martin and its predecessor firm for more than 10 years and have always been impressed with their responsiveness and attention to detail. I rely on Diane and her staff to provide me with projections for new as well as existing clients with very little notice. I have never been disappointed."

Richard G. Blum, Managing Partner
Blum and Clark Accountancy Group

"Sheffler & Martin has been our Retirement Plan Administrator for about 10 years. They keep us abreast of the updates and new regulations from the IRS and have provided stellar services to our retirement plan offering. They're also excellent at providing an immediate response to our requests and all the staff are very accommodating and knowledgeable! We will continue to work with Sheffler & Martin for a very long time."

Lu Dalaten, Controller
CDC Small Business Finance