



In 2021, the HBA launched its member-exclusive 401(k) program. Don't miss out on this specialized program developed specifically for our members.

### **What's your first step?**

For those companies who do not already have a 401(k) plan in place, please reach out to Matt Williams below to discuss your options.

For those with a current plan, a [401\(k\) plan checkup](#) is the most important tool for uncovering cost savings in your retirement plan. We are offering as part of being a member of the HBA of Bucks & Montgomery County, a complimentary plan checkup of your current 401(k) plan that will:

- Show a complete picture of the fees and expenses of your current plan
- Compare the value your receiving vs. money spent
- Satisfy one of the fiduciary responsibilities of the plan sponsor to ensure the plan offered to its employees is efficient and cost effective.
- It can reveal when it's time to explore a change to a more cost-effective option.

By joining the HBA 401(k) program, you get:

- Individual attention
- Access to potential pricing and service efficiencies - economies of scale - that you may not have by sponsoring a plan on your own
- The power of a group plan with the flexibility to customize your own plan design - retaining a design that's working for you or changing to one that will. Meaning, you get to offer a plan that makes sense for you and your employees, vetted by the HBA and other businesses like yours, all at a competitive cost for each business that joins.

Companies with or without a retirement 401(k) plan can benefit from this program.

Schedule 15 minutes with [Matthew Williams, CFP®](#) to review your plan and see how the HBA of Bucks & Montgomery Counties 401(k) program can benefit your business. [Schedule Here](#) or call (833) 546-7228. And check out [this video](#) to learn more about the value of group 401(k) plans.

253 Lakeshore Drive, Duxbury, MA 02332  
P: 833.546.7228 | F: 484.848.5192  
[www.impactadvisorsgroup.com](http://www.impactadvisorsgroup.com)

Advisory services are offered through Impact Advisors Group, LLC, a registered investment advisor. Impact Advisors Group, LLC only conducts business in states where it is properly registered or is excluded or exempted from registration requirements. Registration is not an endorsement of the firm by securities regulators and does not mean the adviser has achieved a specific level of skill or ability.