

Help Secure your Future with the Association members 401(k) Plan



We all have dreams for the future. To help make those dreams a reality for the families of both you and your employees, the Optimum Dealer Services has partnered with Captrust Financial Advisors to provide you and your dealership's employees with a 401(k) Plan that will help secure everyone's futures.

Optimum Dealer Services Plan Provisions:

- Open only to members and affiliates of the St. Louis Auto Dealers Association
- Rollovers from other sources
- Hardship withdrawals
- Numerous customizable features including:
 - Eligibility conditions
 - Safe harbor plans
 - Profit sharing allocations
 - Vesting schedules
 - Loans
 - Roth 401(k) option

Optimum Dealer Services 401(k) Plan Advantages

Benefits for your business include:

- Tax savings
- Improved employee recruitment and retention
- Easy administration

Optimum Dealer Services 401(k) Plan Services

You and your employees will get everything you'd expect in a 401(k) plan, including:

- Selecting from a managed account portfolio based on your risk tolerance/return objectives
- Access to your account via a web service center, an automated telephone hotline and customer call center
- Quarterly account statements
- Institutional trustee services
- Daily evaluation of accounts
- Automatic account rebalancing options
- Online assistance in determining your investment style
- Web-based access to financial calculators and asset allocation information
- Building your own portfolio from a wide range of investment choices

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