

## Three Things that Matter\*

### – ERISA Plan Design

1. The **plan** is for retirement. Create the **plan** with a view to honor short term, mid-term and long term **goals** and work in a conflict free environment without any conflict of interest overshadowing good work.
2. **Retirement goals** are twofold: what the company can offer and what employees envision. Honor both of them when considering all options that are available to you in designing and maintaining the **plan** – seek good and unique options.
3. No **plan** ever succeeds without **communication**. Gather your professional ERISA team, discuss, debate and decide what is needed by or best for your company and its employees after you have heard from your employees – give them a forum, provide a learning environment so their opinions and **goals** are educated and meaningful to them, and to you as the employer who is spending the time to create and maintain the **Plan**.

© 2016 Actuarial Benefits & Design Company

\*This is an abbreviated version. The full version has hyperlinks. E-mail [Lorrie@ab-d.com](mailto:Lorrie@ab-d.com) if you would like the link to the full version.