



## INTEGRITY ADVISORS PENSION CONSULTANTS

### Who We Are. What We Do.

We are a 65 year old family run specialist pension/tax consulting firm that focuses on working with you and your Advisors (Attorney, CPA, Broker) regarding tax legislation; IE: Economic Growth Tax Reconciliation & Relief Act of 2001 (EGTRRA), The Pension Protection Act of 2006 (PPA) and The American Taxpayer Relief Act of 2012 (ATRA). Imbedded in this significant tax reform are the formulas and design capabilities that “Main Street Brokerage Advisors” have overlooked due to the past 15-20 years of market froth. Some examples of these legislative enhancements are:

- Higher Addition Limits: IRC 415(e) Section of the code regarding Defined Benefit, Defined Contribution, and 401(k) Deferral Limits
- Max Bifurcation through the relaxation of 404 (a)(7) under Combined Deduction Limits
- Economic Growth Tax Reconciliation & Relief Act of 2001 (EGTRRA) (Higher Limits) was made permanent by the Pension Protection Act of 2006 (PPA) and the expansion of The American Taxpayer Relief Act of 2012 (ATRA).

As the legislation improved regarding design, your one stop shop financial firms; IE: payroll companies, banks, wire-houses, brokers, etc... neglected to concentrate on design and focused on product only.

There is so much more we would like to share with you. It will be well worth your time to meet and allow us to delve into more detail as it pertains to your individual business or client. This conversation surrounds the nuances of actuarial formula design that can make a significant difference in your qualified design and possibly save additional money from tax.

**We welcome the opportunity to meet. Please feel free to contact us with any questions.**

Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS). Securities products/services and advisory services offered through PAS ,914-288-8800, a registered broker-dealer and investment advisor. Field Representative, The Guardian Life Insurance Company of America (Guardian), New York, NY. PAS is an indirect wholly owned subsidiary of Guardian. Integrity Advisors Pension Consultants Inc. is not an affiliate of PAS or Guardian nor an Investment Advisor. Neither Guardian, nor any of its subsidiaries, employees, agents or representatives offer tax or legal advice. Individuals should consult with their own professionals.

PAS is a Member of FINRA, SIPC