



# Retirement Plan Solutions **To Benefit Your Business and Your Employees**

 **KLAAS FINANCIAL**  
Your Best Retirement

# About Us

**Klaas Financial** has been a local independent financial company since 1976. Through our Klaas 401K Services, we help employers and individuals plan and invest for retirement.

We can provide you with ***unbiased, educated answers and retirement plan solutions*** to help you develop a successful retirement plan and reach your goals.

## Our Mission:

Providing answers to help design your best 401(k) retirement plan.



## Our Core Values help us achieve...

### Curiosity

To ask questions, be interested, and never stop learning.

### Integrity

To be honest, trustworthy and ethical in our commitments and actions.

### Empathy

To understand the feelings of our clients.

# Benefits of Klaas 401K for Employers and Employees

As an employer, your employee retirement plan is one of the **most important benefits** you can offer.



With nearly 45 years working alongside employers, we have the experience to serve you.



## EMPLOYER SERVICES

- Access to a local, independent adviser
- Assist in Plan Design
- Administration & compliance support
- Investment fund analysis & monitoring
- Develop investment policy statement
- Benchmarking plan fees & expenses
- Overall Fiduciary support

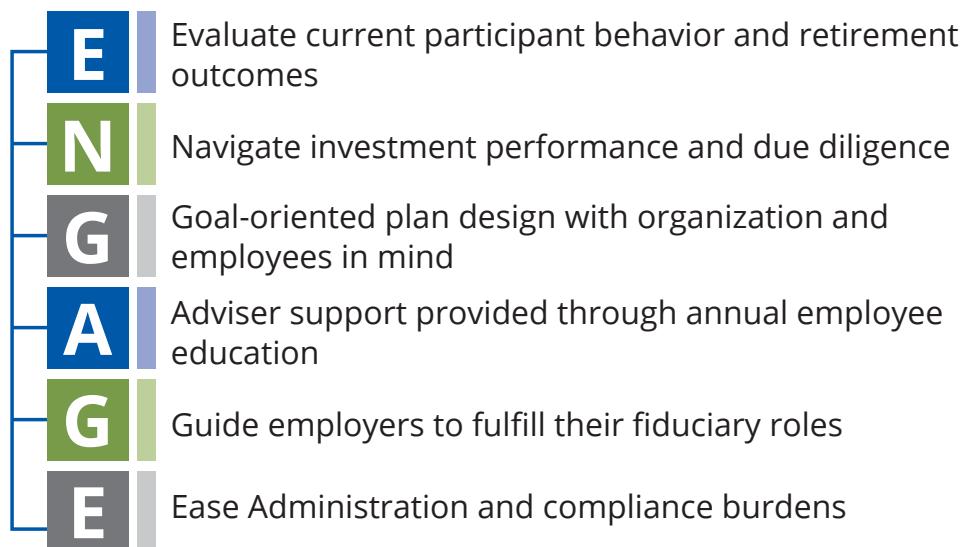


## EMPLOYEE SERVICES

- Assist with enrollment questions
- Provide employee education
- Onsite Lunch & Learn events
- Provide videos and other engaging resources
- Individual meetings with employees
- Access to personalized retirement planning for interested employees
- Focused on successful retirement outcomes

# Our Process

Our unique **ENGAGE** process begins by learning about challenges, opportunities and strengths of your organization, current plan offerings and how to maximize the benefits to you and your employees.



## INITIAL MEETING

Establish a relationship and learn more about areas where you would like to see improvements.



## DISCOVERY SESSION

Learn more about any pain points and identify the goals for your company's retirement plan.



## OUR FRAMEWORK

Illustrate how our process and capabilities will help your company achieve your goals.



## IMPLEMENTATION

Once we develop the plan together, we work with you to successfully roll it out to your employees.



## CONTINUOUS REVIEW

With multiple touch points throughout the year, we are always available and in contact with you and your employees.



## SUCCESSFUL OUTCOMES

We help you successfully manage your plan and accomplish your goals for your organization and your employees.

# Plans Built to Fit Your Needs

We recognize not all companies have the same needs which is why we customize our approach to fit you and your company by offering **all aspects of retirement plan management** to achieve success. By monitoring the success of your plan we are also able to provide **incremental improvements** consistently to ensure your plan continues to fit your needs at the given moment.



# Helping You Measure Success



## Participation Rate

Strive for 100% participation through auto-enrollment Plan Design.



## Savings Rate

Use Auto Escalate Plan Design and consider setting a savings goal for employees, such as 10% of compensation.



## Investment Results

Evaluate the average results for participants and differences among demographics.

We look forward to helping you create a plan to **serve the needs** of you and your employees.



**Forrest Ross, MBA, AIF®, CFP®**  
Director of Retirement Plans  
Madison, WI



**Eric Schwartz, CFP®**  
Investment Adviser Representative  
Madison, WI



**Nate Breiby, CFP®, CRC®**  
Investment Adviser Representative  
Loves Park, IL



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[klaasfinancial.com](http://klaasfinancial.com) | 4707 Perry Ridge Lane | Loves Park, IL 61111 | 815-877-8440  
| 5951 McKee Rd., Ste 200 | Fitchburg, WI 53719 | 608-442-5637

Klaas Financial Asset Advisors, LLC is a registered investment adviser registered with the United States Securities and Exchange Commission.