

BUSINESS SERVICES |

Retirement Planning*



Experienced Professionals

WPCU® Retirement Solutions has knowledgeable financial advisors to help you and your employees prepare for the future.

Contact our Business Services team today.

(800) 762-0047
WPCU.coop/YourBusiness

We know you want to help your employees prepare for the years that follow their service to you while also preparing for your own future. We also know offering retirement services can be an involved, time consuming and an expensive benefit. Our financial advisors on the WPCU® Retirement Solutions team understand the intricacies of retirement planning.

From 401(k) plans to SEP and SIMPLE plans, our financial advisors can assist you and your employees in planning and investing for the future.

401(k)

Through a 401(k) plan, employees can elect to defer receiving a portion of their salary which is instead contributed on their behalf, before taxes, to the 401(k) plan. As an employer, you may choose to match these contributions.

Simple IRA Plan

A SIMPLE IRA plan is an IRA-based plan that gives small employers a simplified method to make contributions toward their employees' retirement and their own retirement. Under a SIMPLE IRA plan, employees may choose to make salary reduction contributions and the employer makes matching or non-elective contributions. All contributions are made directly to an Individual Retirement Account or Individual Retirement Annuity (IRA) set up for each employee (a SIMPLE IRA).

SEP Retirement Plan

Under a Simplified Employee Pension (SEP), an employer contributes directly to traditional individual retirement accounts (SEP-IRAs) for all employees (including the employer). A SEP does not have the start-up and operating costs of a conventional retirement plan and allows for a contribution of up to 25% of each employee's pay.

Retirement benefits are an important employee recruitment and retention tool. Let the financial advisors at WPCU Retirement Solutions help take care of your employees' future so you can focus on running your business today.

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