WELLINGTON
RETIREMENT SOLUTIONS INC.

401K PLAN EXPERTS

ABOUT US

We understand that our clients have different needs and goals when it comes to their company retirement plan. As such, we offer a retirement plan that focuses on outstanding investment choices, investment management, employee education and specialized plan design.

We deliver a full-service solution that meets all of our Clients' needs. To maximize our services, we partner with Charles Schwab and Company, a full service brokerage firm devoted to low cost, customer service, and an extensive array of investments.

CONTACT US

sales@lowcost401k.com
email address

lowcost401k.com
website

14325 Willard Road
Chantilly, VA 20151
address

888 934 4015
phone number

lowcost401k.com

@lowcost401k.com

RECORDKEEPING

PLAN DESIGN Extensive customization for 401(k), 403(b), Profit Sharing, Cash Balance and Defined Benefit Plans to maximize benefits for owners and/or employees.

ONGOING Full processing of all enrollments, contributions, investment changes, allocations, loans and distributions via highly rated web processes.

TESTING Providing a completed testing package with most common compliance testing such as ADP and ACP tests, the Top-Heavy test, the 415 Limits testing and Multiple Use test.

TAXES Full preparation and withholding of all relevent taxes and tax forms including Form 5500 and 1099r.

INVESTMENTS

MUTUAL FUNDS Any fund available at Schwab is available to plan participants including over 4,000 no transaction, no sales charge funds.

INDEX FUNDS Some of the lowest cost index funds from Providers such as Charles Schwab and Vanguard.

STOCKS, BONDS For participants electing to self manage, access to any ETF, stock, bond or CD available at Schwab.

LIFESTYLE FUNDS Wellington's Lifestyle Portfolios are available to plan participants using a wizard-based system to develop a low cost diversified index based portfolio.

All choices can be restricted. This allows managers to limit which funds or asset classes are available to plan participants.

WEB PRESENCE

PARTICIPANT All-inclusive participant website, featuring enrollment, balance inquiry, distributions, investment transfers, loan modeling, statement generation, rebalancing and personalized rate of return.

EMPLOYER All-inclusive featuring contribution submission, enrollment review and approval, participant balances and statements, AND document submission. Manager access can be restricted to certain tasks.

EXPERTISE

CREDENTIALS Our Administrators are Qualified 401(k) Administrator's (QKA) and receive this credential from The American Society of Pension Professionals & Actuaries (ASPPA). The QKA is an advanced credential that requires a minimum of two years experience.

PERSONALIZED Plan sponsors are assigned a single point of contact with a team presence for plan employees.