

You're In Charge®



**PLUMBING-HEATING-COOLING
CONTRACTORS ASSOCIATION®**
Best People. Best Practices:

Our mission at the association is to do everything we can to help members succeed by providing valuable services, promotional efforts, and member benefit programming. To that end, **we're excited to announce a powerful new retirement planning solution that is now available exclusively for members of the Plumbing-Heating-Cooling Contractors Association**

We've partnered with *Lincoln Financial*, a nationally recognized leader in retirement planning services, along with trusted experts from Certified Financial Services, to develop this unique program that leverages the strengths of group participation to provide a cost-effective and easy way for you to implement a turnkey 401K employee program. Our Multiple Employer Aggregation Program is a retirement plan solution that lets you offer your employees a competitive 401K benefit that can help reduce your fiduciary and administrative responsibilities in the process.

- ***If you currently have a retirement plan for your company,*** it's worth asking for a free proposal to see if switching to this Group 401K Plan can save you time and money, give you greater peace of mind, and provide added flexibility for your employees potentially.

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- *If you don't currently have a retirement plan option* for your employees but are interested in adding this important benefit, please reach out to learn more and receive a proposal / quote. An employee Retirement Plan option can be a significant driver of employee retention as well as a recruiting benefit.

For next steps, please feel free to contact us for more information or reach out directly to our program's financial advisory partner:

Sunny Springer – Certified Financial Services
Sunny.springer@cfsllc.com (201) 843-7700

INFORMATIONAL RESOURCES / PROGRAM DETAILS:

[Link to Video Overview of the Group 401K Option & Benefits](#)

[Multiple Employer Aggregation Program \(MEAP\) Brochure](#)

[Sample Proposal: Joining the PHCC MEAP](#)