



# FRYE FINANCIAL CENTER

## The Frye Financial Advantage

*Unmatched retirement plan expertise... Superior Servicing*

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# The Frye Financial Advantage

## OUR EXPERTISE

While other financial planners, brokers or insurance agents try to sell qualified retirement plans, most do not have the expertise or support in place to offer the comprehensive servicing Frye Financial Center has been providing our corporate and non profit pension plan clients for over 25 years. Our team has the skills and experience to make your plan successful and avoid any plan-related risk.

Qualified Retirement Planning Services

# The Frye Financial Advantage

## **OUR DISTINCT VALUE**

### ***Plan Design or Selection***

Most organizations do not have the time or expertise to make the most informed retirement plan decisions. That's where we come in. At Frye Financial Center, it is our role to help you determine the plan type, features, and combination of services that will best meet your needs and those of your employees.

***Every organization has specific needs. Whether you are:***

- 1. A sponsor of a small start-up plan and want to maximize tax advantaged investment opportunities for owners or top level employees;***
- 2. A mid-size firm wishing to structure a high quality 401(k) platform delivering maximum benefits to your employees;***
- 3. A large organization wanting to engineer a plan best suited to your company's particular needs and corporate strategy while minimizing the costs to your organization.***

In addition, companies of all sizes want comprehensive employee servicing, stress-free conversions, top-quality servicing with leading edge technology, ongoing education programs and a diverse lineup of varied, high performing funds. Our customized plan design or selection process will incorporate these features as well as those that best address your specific needs.

# The Frye Financial Advantage

**For your top level employees...**

**Frye Financial Center provides unique expertise to help maximize tax advantaged benefits to your top employees.**

- Has your 401(k) plan failed testing requirements and have you had to lower your higher paid employees plan contributions?
- Unlike others new to the field, Frye Financial Center can help you ensure that your plan will pass testing requirements. We can also provide ways, such as “Safe Harbor Plans” that seek to maximize top employees tax deductible plan contributions.
- We can customize a deferred compensation program to help you attract and retain top employees. This is becoming an increasingly popular employee benefit at the executive level and Frye Financial Center can show you exactly how a deferred compensation plan (sometimes known as a Rabbi Trust) can truly benefit your firm and your top employees.

# The Frye Financial Advantage

## *Plan Investment Servicing/Management*

1. Establishment of **Investment Policy Statement** and guidelines.
2. Researching and assisting in selection of top quality investments, representing an appropriate diversification of styles and asset classes.
3. Ongoing due diligence and monitoring of the investment's performance versus the benchmarks and peer groups.
4. Creation and maintenance of reporting system to keep trustees apprised of investment performance.
5. Ongoing assessment of investment performance and guidance to plan sponsor to **ensure fiduciary responsibilities are being met.**

# The Frye Financial Advantage

## *Educating Employees*

As a plan sponsor, your fiduciary responsibilities, according to ERISA regulations, include educating employees about their investment options and providing ongoing updates and reviews.

There are many decisions an employee must make regarding their retirement plan: Should they contribute? How much? Which investments should they chose...

With Frye Financial Center, your employees will receive the education and support they need to make these decisions and to ensure that you continue to fulfill your fiduciary obligations. We provide:

- ✓ **group power point presentations**
- ✓ **individual meetings**
- ✓ **easily understood, bilingual when necessary, educational materials.**
- ✓ **On going, regular reports and investment reviews**

*Some of the providers we work with...*



## *Resulting Benefits to Your Organization*

- ✓ **Increased employee financial knowledge level and increased plan participation**
- ✓ **Increase in employee satisfaction and loyalty level and an increase in your ability to attract and retain high quality employees.**
- ✓ **Less demand on your busy Human Resources Department or managers to answer current and terminated employees' retirement plan questions.**
- ✓ **Greatly minimized administrative burden; less time spent struggling with plan record keeping, tax forms and filing requirements**
- ✓ **Easing of your concerns regarding your fiduciary responsibilities**
- ✓ **Customized additional benefit opportunity for highly compensated employees.**

## *Frye Financial Center dotes on each and every client*

Wealth planning is our purpose, yet that's not all we do. We are a boutique firm and we believe in making each of our clients feel special. We hold entertaining and educational events throughout the year and every spring, we invite clients to our private box at the **Sony Ericsson** tennis tournament. Our office is a welcoming place where you'll find your favorite beverage being served when you arrive and your birthdays and milestones remembered with cards and gifts.

# President and Founder

## Austin A. Frye, M.B.A., J.D., CFP®

President and Founder, Frye Financial Center, 1979

Registered Principal and Branch Manager with LPL Financial, *the nation's leading independent broker/dealer\**

LPL Financial Chairman's Council member; top 1% of 12,444 investment advisers nationwide



### Education

M.B.A., Stern School of Business at New York University

J.D., University of Miami School of Law

B.A., Mathematics, Herbert H. Lehman College

### In the Media

Featured Financial Advisor on WPLG Channel 10 News

Named one of the 150 best financial advisers, nationally, by *Medical Economics Magazine*.

Featured on television news programs such as WPBT's "The Nightly Business Report"

Quoted in Money Magazine article regarding family wealth protection and other national publications such as *The Wall Street Journal*, *USA Today*, *Investment News*, *Chicago Tribune*, *Daily Press*, *Details Magazine* and *CNNMoney.com*.

### Affiliations & Community Involvement

Certified Financial Planner®

Member of the Financial Services Institute

Member of the National Association of Plan Advisors

Member of the Insured Retirement Institute

Past President, South Florida Employee Benefit's Council

Member, Financial Planning Association

Affiliate Member, American Society of Pension Actuaries

Member, ASPA Benefits Council of South Florida

Taught Certified Financial Planning® candidates studying for the CFP® exam at the University of Miami

Speaker at major financial planning conferences

Conducts seminars for CPA's on tax law changes, ERISA regulations, etc.

\*According to Financial Planning Magazine 1996-2011 based on revenues.



# FRYE FINANCIAL CENTER

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*Creating, Protecting & Preserving Wealth*