



# ACI Advisors Corner

## ACI Wears Many Hats

By Tobi Cogswell

June 8, 2009

You may have the impression that ACI is available to help you only in a particular way. For example, you may have the impression that we only do the "complex" cases.

Au contraire. We wear many hats and we have many people available to help you and your clients in a number of ways.

### **Pat Byrnes, President of ACI**

If you have a professional group or entrepreneurial firm where there are multiple partners who want different things, sometimes who don't even talk to each other, Pat can help design a plan or plans that will not only meet all the objectives of the partners but will evolve with the company. He will not design something that will only work today. We are focused on the evolution of our clients and do not build "planned obsolescence" into our design arrangements.

Pat is available to help your clients with Fiduciary compliance issues. He is extremely process oriented and will help a plan sponsor set up the committees required for Fiduciary compliance. He will teach the things necessary to abate personal liability for the fiduciaries. He will attend committee meetings, teach how they should be documented, coordinate the records that must be kept and be available to discuss all things related to ERISA 404(a) and 404 (c) protections.

Pat is also available to help you as the advisor, not only in looking at different ways to approach prospects but also how to work with us and a plan sponsor's other trusted advisors to be part of a team that provides the best service for our mutual clients.

### **Tobi Cogswell, Director, Consulting Practice**

Call me anytime to discuss our mutual clients, or prospects that you have. I can give you ideas for discussion points. If you are talking to a plan sponsor about a start-up case I can listen to you and suggest plan designs for a brand new plan. If you are talking to an existing plan sponsor I can review the 5500 for you and tell you what I see. Sometimes they are very small things but they may give you some ammunition to get in the door. In a perfect world I find enough errors to make them question not only their advisor but their TPA; then we can partner together on bringing the case to both of us.

A lot of the work I do is project work. If you have a plan that has been neglected, hasn't filed a 5500 since ever, controlled groups that didn't know they were controlled groups and are now out of the transition period, a plan that needs review for a pending merger or acquisition and so forth, that is also the work I do.

## **Pamela Binder-Escobosa, Director of Consulting Services**

Pam is responsible for all the production people at ACI. All administrators, document specialists and actuaries report to her. Pam is available to be involved in design situations, particularly for Traditional Defined Benefit and Cash Balance plans. She has a background in large plans so she is qualified to help you if you are approaching a prospect slightly out of the realm of a "mid-market" case. If you'd like to discuss anything with regard to our working relationship with you, call Pam.

## **Jay Luber, Senior Consultant**

Jay has many years of experience as a plan consultant. He will listen to you and to your client or prospect and make recommendations as needed. He is a resource for you and like all of us, is available to go with you to meetings to represent ACI as part of your support team. Jay has experience with plans and companies as they evolve, from a start up 401(k), to adding a match, to adding a profit sharing arrangement, to adding a Defined Benefit plan and all the elements those may contain. He can speak on Safe Harbor, Automatic Contribution Arrangements, Tiered Allocations and Cash Balance arrangements.

This is the tip of the iceberg. No plan is too small or too easy. Our administrators have an average of 18 years of experience; they can do the hard cases but the less complicated cases are fun - they like those too.

Please call us anytime. We are here for you and for our mutual clients.

Pat Byrnes - (310) 212-2612

Tobi Cogswell - (310) 212-2623

Pamela Binder-Escobosa - (310) 212-2620

Jay N. Luber - (310) 212-2608