



**Employee Benefit Plan
Consulting Services**



BST



Your Business Is Our Focus

At BST, we specialize in the highly technical, continually changing area of employee benefit plans.

By integrating employee benefit objectives with a company's overall strategic and tax plans, as well as existing human resource programs, we help you to meet the challenge of attracting and retaining a workforce that will contribute to your organization's success.



The Challenge

Today's business owners and human resource managers work diligently to attract and retain people who will help the company succeed. If that isn't challenging enough, benefits laws and tax regulations multiply at a dizzying rate. How do you design a retirement plan to meet the goals of the business owner, provide a valuable benefit to employees, and comply with benefit and tax laws without it being too costly?

BST can help.

Benefit Plan Expertise

BST Retirement Services specializes exclusively in the highly technical, continually changing realm of employee benefit plans. Put our expertise to work for you and together we'll select a plan that will achieve your goals.

We've built a sterling reputation in the “Small Plan” market—defined in company size as 1-200 employees—where our strengths in providing top-notch customer service and personalized attention to each client are maximized.

Expert Team of Service Providers

At BST, we know that your company's specific needs cannot be met by off-the-shelf, “cookie cutter” employee benefit plans. Our financial and tax expertise allows us to look at your total financial and human resource picture, so we're able to recommend plans that are designed to fit your needs—not the other way around.

Retirement Plan Services

- Initial and ongoing consulting assuring effective plan design
- Implementation and installation of the plan
- Plan document creation and maintenance
- Preparation of IRS 5500 and Department of Labor (DOL) filings
- Discrimination and compliance testing
- Ongoing monitoring and re-design as appropriate
- Representation at IRS and DOL examinations

Retirement Plan Auditing Services

The professionals at BST have decades of experience conducting employee benefit plan audits. Our team of auditors are trained and versed in the latest requirements of ERISA, DOL, and generally accepted auditing standards, and can help you navigate through the specialized world of plan audits.



Technically Competent, Totally Committed

BST's primary asset is its people. The specialized area of qualified retirement plans are complicated, technical, and dense with frequently changing governmental regulations.

Every member of the BST team brings years of relevant experience to meet your challenges. But it doesn't end there. Each specialist receives continuing professional training, so that we are always prepared to be proactive and responsive.

In addition to our technical expertise, your BST team shares an overriding business philosophy: We are committed to exceeding your expectations by delivering personalized and responsive service.

The Power of an Alliance

BST is an independent member of McGladrey Alliance, an extension of McGladrey & Pullen, LLP, one of the nation's largest accounting and consulting firms. This affiliation allows us to provide the personalized, attentive service of a local firm, combined with the wide variety of technical services and technology resources available through a national firm.

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