



NCCBG 401(k) Program

Retirement benefits are critically important, not just from a personal financial standpoint, but as a benefit to your employees as well. In an effort to make this benefit more affordable and accessible to our members, we have partnered with Lincoln Financial and Hightower Advisors.

Working with you *and* for you

As a NCCBG Member you can rely on us to connect you to solutions that make a meaningful impact on your business—and help make your job easier.

The NCCBG 401(k) Program

Because a 401(k) program gathers many tasks involved in operating a retirement plan and hands them over to third parties—often at a competitive group rate—joining the NCCBG 401(k) program means you get all the advantages of offering a retirement plan to employees without having to own all the responsibilities and liability. And you can expect personalized service that puts you first.

Here's how the NCCBG 401(k) program can help:

- Access to potential pricing and service efficiencies—economies of scale—that you may not have by sponsoring a plan on your own
- More value—expertise, influence, resources and strength in numbers—at a competitive group price from Lincoln Financial Group, an award-winning retirement plan provider
- Regular individual plan reviews for price reductions as the program grows

Helping you meet your goals, on your terms

Maybe you want to maintain a certain level of control and oversight. Or you may want to hand off many of the details. Regardless of the level of support and guidance you choose, you'll have the partnership of an experienced, knowledgeable team who is easy to do business with and has your best interest in mind—one that:

- Ensures the plan follows all the rules and regulations associated with sponsoring a retirement plan
- Manages the day-to-day details and overall strategy
- Explores opportunities for improvement in performance and cost savings



Your 401(k) department:

A leading recordkeeper, third party administrator and financial professional maximize strength in numbers and put their combined expertise to work for the plan on behalf of members who join the NCCBG 401(k) program—meaning you don't have to be an expert to get the benefits of offering a retirement plan to your employees. And there's nothing like knowing your retirement plan is in capable hands.

How to get started:

If your company already has a 401k plan in place, or you are thinking about starting a plan with other retirement assets, please contact **Eric Hanson** to schedule a 15 minute review and see how the NCCBG 401(k) program can benefit your business. You can reach him at ehanson@hightoweradvisors.com or call (203) 896-7305.

Also, check out [this link](#) to learn more about the value of group 401(k) plans.