

BUILDING RELATIONSHIPS

The key to success is in building lasting relationships with satisfied clients.

With assets under management of less than five million dollars, C & R Management Services does not chase assets to be turned over to a third party to manage. We leave that to sales-oriented firms. We believe that an investment advisor should have the acumen to build and maintain a portfolio designed with the client in mind.

The **custodianship** of your assets should be handled by a well known financial institution in our opinion, but the actual **management** of those assets should be done by the people you initiated business with in the first place.

YOUR ADVISOR

C & R Management Services was incorporated in the State of Florida in 1990 and became a Registered Investment Adviser under the authority of The Securities Exchange Commission in 1992. The firm subsequently registered with the State of Florida in 1997.

The principal of the firm is Ruel C.Samuels who holds a masters degree in finance from Florida International University.



C & R Management Services Inc.

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Registered Investment Advisor

Appropriate Solutions

for

Challenging Times...

RETIREMENT PLAN SERVICES

Setting up a retirement plan for a small business should not require a small army of professionals. In fact, one objective of the Department of Labor is to simplify retirement plans for small companies. As a consequence C & R Management Services concentrates on the types of plans best suited for small business owners and employees.

IRA-BASED PLANS

Small business IRA plans share the following characteristics-

- ✓ Easy to set up thereby encouraging savings
- ✓ Great for employers with up to one hundred employees
- ✓ Withdrawals are permitted at any time subject to applicable taxes
- ✓ Contributions are immediately vested

Simplified Employee Pension Plan (SEP)

We consider SEPs to be the vehicle of choice for very small employers. There is no annual filing requirement, but the employer must keep a short IRS Form 5305-SEP on file. You have the option of contributing up to 25% of annual pay or \$49,000, whichever is less each year to your employee's plan (which includes you.)

Building a sense of security through a retirement plan for your employees is great, but there are years in the life of any small business when cash flow might impact on the best of aspirations. The attractiveness of a SEP is the flexibility. An employer is not under any mandate to continue contributions,

so you can suspend or even stop contributions as your priorities change.

All eligible employees must be offered enrollment. You cannot for instance set up a plan to cover yourself and omit other eligible employees. The typical eligible employee is at least age 21 and worked for at least three of the last five years for your company.

Payroll Deduction IRA

Similar to a SEP but the employee makes the contributions by way of a salary deduction arrangement. There are no rules against selective participation, so you can offer the plan to employees of your choosing.

SIMPLE IRA Plan

A combination of the prior two plans in that both employer and employee contribute to the plan. Must be offered to all employees who have earned at least \$5,000 in any of the prior two years and is expected to earn at least that amount in the current year.

SETTING UP A PLAN

Setting up a Plan is fairly straightforward and includes:

1. IRS form signed by the employer – not reported to the Internal Revenue Service but must be kept on file
2. Each plan participant must sign an IRA account application and an Investment Advisor Agreement
3. Plan Administration contract signed by employer and may include services outside of investment management

Plan participants will also get a chance to fill out a brief Investor Profile check list showing their risk

preferences when it comes to investing for retirement.

AT FEES YOU CAN AFFORD

Our fees are among the lowest in the industry, with a quarterly rate of 0.25% of assets under management. Fees are payable quarterly in arrears with a minimum annual billing of \$250. **Except for advisory fees which may be paid either by the employer or from participant accounts by the selected plan custodian, no remuneration direct or otherwise is paid to C & R Management Services by any third party.**

Accounts created with the investments we utilize will always bear risks including a loss of capital, even with prudent investing.

There may be an initial setup fee depending on the size and type of plan and the services contracted.

OPTIONAL SERVICES

Payroll Reporting Services – The idea of a payroll deduction or employer contribution plan may appeal to you but you don't necessarily want to take on the administrative nightmare of payroll reporting. We can help with quarterly and annual payroll reporting as well as processing payroll tax deposits.

Small Business Consulting - Many of the skills used in evaluating companies for investments also serve to advise small business owners. Irrespective of the size of a company, the challenges are the same:

- ✓ Inventory management
- ✓ Information technology
- ✓ Marketing
- ✓ Accounts receivable management