

Dear Friends of Our Firm,

How can you save for retirement while you're building up a business? At one time, small business owners were often left out in the cold, due in part to burdensome rules and administrative complexity. In addition, the tax law seemed to favor arrangements for larger companies.

But now you can take advantage of several types of tax-favored plans geared to small businesses and sole proprietors. In particular, you may be able to choose from one of the following "small biz" retirement plans:

- Simplified Employees Pensions (SEPs)
- Savings Incentive Match Plans for Employees (SIMPLEs)
- Keogh plans
- Solo 401(k) plans

Although each plan must comply with nondiscrimination rules and other tests for tax-qualified plans, there are significant differences as to eligibility, contribution limits and benefits. We would be glad to discuss the particulars as they apply to your situation.

For a free consultation about a retirement plan for your business, call us at (xxx) xxx-xxxx. There's no obligation and no risk.

Very truly yours,

Signature]

[Name]

[Title]

P.S. Small business owners often put retirement saving on the back-burner. This is a critical issue that cannot be ignored. We can help you implement a plan that makes sense for you.