

Federal Employee

Standard of Care



Compliments of



WHAT IS **STANDARD OF CARE?**

Our Standard of Care is based on research and experience across the industry rather than the personal opinion of a single financial professional. We have defined our own Standard of Care for clients and strive to provide them the highest level of holistic care possible.

MARK FRICKS

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CO-FOUNDER

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As Co-Founder of MasterPlan Retirement Consultants, Mark prides himself on providing clients the tools to help with planning and execution of retirement strategies. With over 25 years in the Financial Services field, Mark concentrates on helping clients strategically navigate their retirement income, while taking steps to consider possible future risks and that lifetime income strategies have been reviewed and implemented where appropriate.

As an author, speaker, and radio host, Mark finds himself on a constant quest to make certain his clients understand how their money is working for them and how proper planning can help them reach their retirement goals. His clients are at the center of the planning process, and Mark and his team strive to serve them with integrity and unparalleled service.

Ethical in his practices and honest in his relationships, Mark continuously educates himself and his staff on financial-related issues.

As a designated Chartered Federal Employee Benefits Consultant (ChFEBC), Mark has a deep understanding of federal benefits and can offer guidance to help federal employees with their retirement. Mark is happy to perform a no-cost analysis that provides an accurate snapshot of where you stand when it comes to your retirement preparedness. With his skills as a retirement planner and his federal benefits expertise, he can answer your pre- and post-retirement questions, always explaining the various options available to help relieve the stress of retirement.

Mark has three adult children, four grandsons, and two granddaughters. He is an ordained elder and is also involved in international mission work.

STANDARD OF CARE FEDERAL EMPLOYEE RETIREMENT EVALUATION

Questions federal employees need to answer *before* retiring

Out of the more than two million individuals employed by the federal government, we have found that most have important questions regarding their federal retirement benefits. Lack of knowledge can lead to a loss of thousands of dollars in retirement. Complete the federal employee evaluation below to see if you are prepared for retirement.

- Y / N** Do you know when you will be eligible to retire with your full pension?
- Y / N** Will Social Security and your pension be enough to provide lifetime retirement income?
- Y / N** Do you know this year's maximum contribution to the TSP?
- Y / N** Do you have a plan to maximize your Social Security income?
- Y / N** Have you determined the best time of year and month to retire?
- Y / N** Do you know the monthly cost to include a survivor's pension?
- Y / N** Are you aware of the multiple withdrawal and rollover options for your TSP?
- Y / N** Are you aware of the impact of taxes on the distribution of your TSP in retirement?
- Y / N** Do you know what the actual cost of FEGLI will be at retirement?
- Y / N** Do you have any tax-free retirement income sources?
- Y / N** Are your beneficiary designations updated and correct? Your will? Your POAs?
- Y / N** Do you have a fiduciary retirement planner who specializes in federal employees?

If you answered "No" on 4 or more of these questions, we recommend a personalized, complimentary Federal Retirement Analysis. Please visit masterplanretire.com and choose "Schedule a Meeting" for your complimentary session.

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IMPORTANCE OF CHECKLISTS

We realize the importance of providing a thorough and complete financial plan and that is why we feel that utilizing a checklist is imperative with each and every client. We do this to help determine what strategies are appropriate for you. We consider many opportunities at all walks of life including age, wealth and life events and institutionalize the execution of the ideal vision for each client through the use of checklists. This checklist provides triggers for us to engage with you on new issues and helps you understand why a new strategy is being discussed. We want you to understand the motivations behind our recommendations.

Advisory services offered through MasterPlan Retirement Consultants, Inc., a Registered Investment Advisor in the state of Georgia. Insurance services offered through Fricks and Associates, Inc. dba MasterPlan Retirement Consultants. Tax services offered through MasterPlan Tax Services, Inc.

This booklet is not intended to give tax or legal advice.

As required by the IRS, you are advised that any discussion of tax issues in this material is not intended or written to be used, and cannot be used, (a) to avoid penalties imposed under the Internal Revenue Code or (b) to promote, market or recommend to another party any transaction or matter addressed herein.

Determining when (or if) you should convert to a Roth IRA is an individual decision based on factors such as your financial situation, age, tax bracket, current assets and alternate sources of retirement income. Your unique circumstances help determine what's right for you.

Licensed Insurance Professional. We are an independent financial services firm helping individuals create retirement strategies using a variety of investment and insurance products to custom suit their needs and objectives. This material has been prepared for informational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice. We are not affiliated with any government agency.

Investing involves risk, including the loss of principal. No Investment strategy can guarantee a profit or protect against loss in a period of declining values. Insurance and annuity products are backed by the financial strength and claims-paying ability of the issuing insurance company.

Investment advisory services are provided in accordance with a fiduciary duty of care and loyalty that includes putting your interests first and disclosing conflicts. Insurance services have a best interest standard which requires recommendations to be in your best interest. Advisors may receive commission for the sale of insurance and annuity products. Additional details including potential conflicts of interest are available in our firm's ADV Part 2A and Form CRS (for advisory services) and the Insurance Agent Disclosure for Annuities form (for annuity recommendations).

MasterPlan Retirement Consultants does not provide legal advice and cannot draft legal documents. A CPA, tax planner and/or estate planning attorney should be consulted before implementing/developing any legal documents or tax planning documents that express a client's intentions. We are pleased to work with a client's current estate planning attorney, CPA®, and other advisers.

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