

# Individual Retirement Plans

We provide the comprehensive support that addresses Retirement Plan issues and other critical concerns for individual plans. You will receive local, personalized, cost-sensitive attention that assists you in design, implementation and management of your plan.

## What do we provide?

Whether you currently have an individual retirement plan in place, thinking about starting one, or rolling over from a group plan, we will objectively evaluate the many plan products available in the market place and find the best one that fits your needs and objectives, along with providing ongoing world class service.

If **maximizing your tax-deferred annual contributions** is a consideration, we can help determine which form of individual plan will be best for you:

- Individual 401(k) Plan (self employed or contract employee)
- Simplified Employee Pension (SEP) (self employed or contract employee)
- Individual Defined Benefit Pension Plans (self employed or contract employee)
- Individual Retirement Accounts (IRA) – Traditional and Roth IRA
- Individual Retirement Annuities

## Ongoing Services

- **Investment Portfolio Development and Monitoring**
- **Retirement Income Planning**
- **Retirement Transition Planning**
- **Investment Advisory Services**
- **Retirement Transition Planning**

Whether an individual or a couple is making the **transition from employment to retirement** it can be a very challenging time. In addition to the lifestyle changes faced, there are **many financial decisions that need to be made**. We believe that the best way to navigate through the financial issues is to **develop a comprehensive strategy** for the transition period and at the same time develop a longer term financial strategy for this next phase of your lives.

Suite 200  
4733 Tacoma Mall Boulevard  
Post Office Box 11207  
Tacoma, WA 98411-0207

Phone: 253-272-2711 or  
888-8ALBERS (825-2377)  
Fax: 253-572-1499  
askus@alberscompany.com  
www.alberscompany.com

*Investment regulations including SEC and FINRA registration requirements limit the dissemination of information on investments and services. Therefore, access to this site is intended for and limited to individuals residing in states in which Jeff C. Albers is FINRA and/or SEC Registered or exempt. Jeff Albers is a Registered Representative and Investment Advisor Representative of KMS Financial Services, Inc., a FINRA member firm securities licensed in all 50 states. Jeff Albers is registered for securities business with residents of Arizona (AZ), California (CA), Idaho (ID), Minnesota (MN), Oregon (OR), Utah (UT), and Washington (WA). Jeff Albers may offer advisory services to residents of Arizona (AZ), Minnesota (MN), Utah (UT), and Washington (WA).*

*By proceeding further you acknowledge that you have read the disclosures above and that you are a resident in a state in which we are registered to conduct business.*