



## HARTFORD COUNTY MEDICAL ASSOCIATION

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Dear Member,

It is with pleasure we announce the launch of the Hartford County Medical Association Multiple Employer Plan (MEP), a qualified retirement solution.

A Multiple Employer Plan is a 401(k) solution that aggregates separate retirement plans in a “pooled approach” to help alleviate business owners and individuals of the continuously evolving regulatory responsibilities. The MEP absorbs the day-to-day administrative burdens, provides superior support, mitigates the fiduciary liabilities, monitors all investments, and reduces the often-times high fees frequently associated with stand-alone 401(k) plans. With your HCMA membership, you will have access to customized and discounted aggregated 401(k) pricing.

After careful consideration, Hartford County Medical Association board chose Justin E. Budnick of Budnick Capital and Scott Hankard of Ameritas Retirement Plans to provide this customized MEP solution to our valued HCMA members.

The Association’s board strives to provide unique, cost effective and valuable benefits to our members. We are confident the MEP solution meets these objectives. Although, you may have never heard of a MEP 401(k), we encourage you to explore this option to learn how the MEP solution may benefit you, your employees, and your medical practice.

For a free assessment of your current plan, contact Justin E. Budnick at [jbudnick@sagepointadvisor.com](mailto:jbudnick@sagepointadvisor.com) or call **860.874.8700**, and learn how the MEP solution may be right for you.

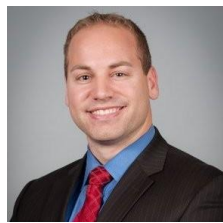
Sincerely,

*Akella Sarma, MD*

**Akella S. Sarma, MD**  
**President**



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