



## **Pentegra Releases New Book On Retirement Planning For Small Businesses**

***412(e)(3). Safe Stable. Secure. A Tax-Advantaged Retirement Plan with Guarantees* by Mary Read, CPC, CPFA, QPA and Jim Hiza, CPA is now available**

White Plains, NY, October 2, 2019 -- A new book on retirement planning for small businesses was just released by Pentegra. *412(e)(3). Safe Stable. Secure. A Tax-Advantaged Retirement Plan with Guarantees* by Mary Read, CPC, CPFA, QPA and Jim Hiza, CPA, provides key insights on two critical financial challenges faced by business owners today: reducing tax liability and saving for future retirement, while exploring the many advantages of qualified retirement planning for closely held businesses.

Mary Read, National Director of Qualified Plan Marketing at Pentegra said, "Most closely held businesses have no transition plan in place and no retirement plan. If you own your own business, want to pay less taxes, want to protect your assets from the reach of creditors and want to accomplish these things without market risk, then you need to step onto a path long established but under-utilized by today's business owners. That is the path of a fully insured tax-qualified retirement plan."

The book explores fully insured defined benefit plans, the large tax-deductible contributions and substantial guaranteed benefits they can provide, along with reducing the tax on those funds when they are distributed in the future.

The eBook is available here: [\*412\(e\)\(3\). Safe. Stable. Secure. A Tax-Advantaged Retirement Plan with Guarantees\*](#)

Author Mary Read, CPC, QPA has more than 30 years of experience supporting financial advisors and designing and establishing qualified plans for closely held businesses. Read is a frequent speaker and contributor to financial industry publications, teaches pension classes for financial professionals of major financial institutions, and has been a featured speaker at national meetings for the Society of Financial Service Professionals, the Association for Advanced Underwriting (AALU), LIMRA, Million Dollar Round Table (MDRT) and the Form 400. She is the National Director of Qualified Plan Marketing for Pentegra.

Co-author Jim Hiza, CPA, educates small business owners and CPA's about the tax deductions and benefits of qualified plan. Jim has spent more than 20 years helping individuals, families and institutions with financial planning and investment management.

### **About Pentegra**

Pentegra is a leading provider of retirement plan and fiduciary outsourcing solutions to organizations nationwide. Founded by the Federal Home Loan Bank System in 1943, Pentegra

offers a broad array of qualified and non-qualified retirement plan solutions, TPA services and benefits financing solutions using BOLI. For more information, go to [www.pentegra.com](http://www.pentegra.com).

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