



For many investors, retirement products may represent their largest assets. Therefore, it's important to understand the financial needs of our clients to ensure their assets are held in the most suitable retirement vehicle(s). Avisen Securities offers a variety of retirement products to help our clients develop a long-term retirement solution specific to them.

Retirement Plans and Savings Accounts

- Traditional and Roth individual retirement accounts (IRAs)
- Simplified employee pension (SEP) and salary reduction SEP (SARSEP) plans
- Profit sharing plans (super simplified, flexible standardized, and nonstandardized safe harbor)
 - Money purchase pension plans (super simplified, flexible standardized, and nonstandardized safe harbor)
 - 401(k) plans (standardized and nonstandardized safe harbor)
 - Individual(k) plans (super simplified)
 - 403(b)(7) custodial accounts (Employee Retirement Income Security Act of 1974 [ERISA] and Non-ERISA)
 - SIMPLE IRA and SIMPLE 401(k) plans
 - Education Savings Accounts
 - Rollover IRAs

Our Custodian

Pershing LLC acts as the custodian for IRAs, Education Savings Accounts, 403(b)(7) custodial accounts, and prototype sponsor for qualified retirement plans (QPRs) and other retirement vehicles. Pershing provides securities execution and clearance, as well as retirement account brokerage processing services and tax reporting. For more information on Pershing LLC, www.pershing.com.