Application for Retirement Account Listing/Advertising with
The White Coat Investor

Note to potential advertisers: This application becomes part of a listing on our recommendation page so as you fill it out expect it to be available to readers.

Personal and Firm Information

Your Name: **Paul Sundin, CPA**

Name of Firm: **www.Emparion, LLC**

Address of Firm: **2450 S Gilbert RD STE 100, Chandler AZ 85286**

Best email for clients to contact you: **paul@emparion.com**

Best phone # for clients to contact you: **480-297-0080**

Insert link to your website: **emparion.com**

Insert link to your ADV2 if applicable:

Years of financial experience: **25**
Years of administering retirement accounts: **12**
Years your firm has been in business: **5**

Which of the following designations do you hold (Check all that apply):
CFA
CFP
MBA
BS or MS in finance related field
Other (please list): **CPA**

Have you had any events in the past that are reportable to regulatory agencies? If so, please attach explanation. **No**

Have any of your former clients sued you? What was the outcome? Please attach explanation. **No**

Are you currently involved in a lawsuit by a client or former client? Please attach explanation. **No**

Which services do you provide besides retirement account administration:
Financial Planning
Investment Management
Other services (please list): **Third Party Administration & Tax Structuring**

What percentage of your time do you spend on retirement account administration: **100**%

What approximate percentage of the revenue of your business comes from retirement account administration: **100**%

How many retirement plans have you set up in the last year? **75**

How many retirement plans are you current administering? **400**

What retirement accounts do you administer (check all that apply):
☑**401(k)/profit-sharing plan (small business)**
SIMPLE IRA
SEP-IRA
☑**Solo 401(k)**
☑**Self-directed solo 401(k)**
Self-directed IRA/Roth IRA
☑**Defined Benefit/Cash Balance Plan**
Health Savings Account
Other (please list):

Do you function as a 3(38) fiduciary? **No**

Do you function as a 3(21) fiduciary? **No**

What types of mutual funds do you usually place into your plans:

N/A – we are not financial advisors

Can you set-up a 401(k) plan with the following features? (Yes/No)
Roth 401(k) - **Yes**
After-tax contributions - **Yes**
In-service withdrawals - **Yes**
401(k) loans - **Yes**
Brokerage window (Schwab PCRA or similar) - **Yes**
Self-directed/Checkbook feature - **Yes**

Fee Structure

What do you charge to do a study/proposal for a small business or practice:

We provide free illustrations and a consultation to inquiring business owners.

What is your typical set-up fee for a 401(k)/profit-sharing plan:

Owner Only Plan is $540

Safe Harbor & Profit sharing with participants $850

What is the typical annual cost for a 401(k)/profit-sharing plan:

Owner Only: $540

Safe Harbor + Profit Sharing: $850 + $100 per participant

Is your annual fee a simple, flat-fee or an AUM fee. If an AUM fee, what is it?

Flat Fee

What is the typical set-up fee for a defined benefit plan:

Base price (includes 1 owner): $990 + $150 per participant

What is the typical annual fee for a defined benefit plan. If an AUM fee, what is it?:

Base price (includes 1 owner): $1950 + $150 per participant. There is no AUM fee.

What distinguishes you from your competitors?

We are a third-party administrator of retirement plans, however, our roots stem from a CPA firm. In addition to the usual administration that ensures a plan is operating according to qualified standards, we have the added service of tax strategy consultations. We offer multiple consultations to provide a tax planning perspective to our clients throughout a plan year. This allows our clients to make informed decisions on their contributions and while minimizing their tax liability.

What else should potential clients know about you?

We are not custodians or financial advisors. We do not interact with funds in the accounts or offer investment advice. We do work closely with financial advisors and accountants. Our goal is to aid in the smooth implementation and operation of complex retirement plans.