



APPLE

A Keenan Solution



APPLE Plan 101

APPLE stands for Accumulation Program for Part-time and Limited-service Employees. The APPLE Plan is a type of retirement plan for your seasonal, part-time, and temporary employees that replaces Social Security. Employers avoid the matching 6.2% Social Security contribution, replacing it with an impactful benefit for employees.



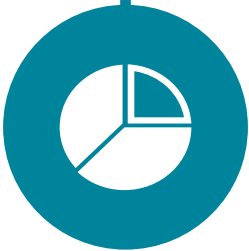
APPLE Plan Employer Benefits

- Employer saves the matching 6.2% Social Security contribution
- Unique retirement benefit attracts talent
- Dedicated account manager
- 24/7 online plan access - download plan documents, monitor account transaction, and generate reports



APPLE Plan Employee Benefits

- 7.5% of wages are contributed on pre-tax basis
- Employee empowerment through valuable retirement plan
- Funds are invested, which means increased value due to earnings over time
- Investments may be self-directed to meet personal retirement goals
- National customer service center provides unparalleled service



Investments

- Funds are invested to grow tax-free
- Guaranteed minimum rate of return (1.6% in 2017)
- Variable options available
- Invested with high-performing investment provider that has earned an A+ (Superior) financial rating from A.M. Best Co. and an AA- from Standard & Poor's

Keenan
Associates

Keenan Financial Services
310.212.0363 | KFS@keenan.com


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