

GCSAA's Newest Benefit: Golf Retirement Plus

Recent GCSAA studies show that 70% of golf course superintendents do not have access to a retirement plan through their golf facilities.

Why? Because the cost, tax and regulatory burdens are prohibitive for most "small businesses" like golf facilities.

That's why GCSAA recently partnered with the PGA of America and the CMAA to offer members an easy and affordable new retirement benefit: Golf Retirement Plus.

Golf Retirement Plus gives members a convenient way to save for retirement.

Golf Retirement Plus provides members with the following benefits:

Affordability: GCSAA golf course superintendents and assistant superintendents only need \$50 to start an account. This low minimum requirement makes it easy and affordable for members to build a retirement account and save on a regular basis. Contributions can also be made at the member's own pace. A customized program — based on the member's situation — can tailor an investment schedule to fit any budget.

Accepts Individual And Employer Contributions: GCSAA members and their employers can contribute to their accounts. These contributions are tax-deductible for employers. Employers can add to employees' accounts, whether as a yearly bonus, employee-employer contribu-

tion match or percentage of salary. And the employers won't have to worry about the Employee Retirement Income Security Act (ERISA) concerns, tax liabilities, investment decisions or administrative burdens of maintaining their own plan. (Please note: members will be taxed on employer contributions.)

Convenience: Saving for retirement is so important in our industry — that's why GCSAA teamed with the PGA and CMAA. And by including all three association members in one retirement program, employers will have the convenience of handling one program for all the key staff at their clubs.

Reliable Provider: The Golf Retirement Plus investment provider, Security Benefit Life Insurance Company (SBL), is one of the nation's top-notch annuity providers and is one of the most respected names in the industry because of its expertise in variable annuities and financial strength and stability.

Numerous Investment Options: With SBL, members can choose among 10 various investment options, depending on their age and risk tolerance.

Personalized Retirement Counseling: GCSAA members have a dedicated Golf Retirement Plus services team available to provide program or account information and answer any questions they may have. Call 1-877-738-7587.

La Plant's

Menu

"The finest nutrients for cultivars of distinction"

Distributed by:



Tee Shot Marketing, Inc.
Walker, MN
800-950-4288



World Leader in Biorganic Nutrients

Hors d'oeuvres

Root Builder Iron
MegaTurf 0-0-15 Ca w/silica
Turfmaster 12-5-3
Superboost 4-9-4
Humega 6% (cert. organic)
Microbe plus



Main Course

Natural Organic Fertilizer
8-3-5 * *new super fine*
10-2-8 fine/course
12-2-6 fine/course
14-3-6 fine/course
7-1-14 fine/course

Desserts

Macro-Sorb
Foliar
Radicular
Qualent - Ca

