

## GCSAA, CMAA, PGA Offer Retirement Savings Plan

GCSAA has teamed with the Club Managers Association of America (CMAA) and the PGA of America to offer members a valuable, new benefit: Golf Retirement Plus. Recent studies by all three associations show that up to 70 percent of golf facilities do not offer their key golf industry professionals a retirement savings plan.

Designed to help members start or supplement a retirement savings account, Golf Retirement Plus is the only plan available exclusively for all three associations and their members. It provides an easy, affordable investment vehicle and allows members to select investment funds based on their needs. Members can

also contribute to their accounts at their own pace--whether weekly, monthly, or annually.

Golf Retirement Plus also provides members the following benefits.

*Personalized retirement planning:* Golf Retirement Plus specialist work one-on-one with members to help select an investment strategy based on age, lifestyle and risk.

*Affordability:* Minimum contribution of \$50 is required to open or add to an account with no sales charges on contributions.

*Significant tax savings:* Deferred taxes on potential earnings.

*Portability:* Regardless of job changes, the retirement account remains with the individual.

*Additionally:* Golf facilities can make tax-deductible contributions--whether as a yearly bonus, special service reward or percentage of salary--without the Employee Retirement Income Security Act (ERISA) concerns, tax liabilities, investment decisions or administrative burdens associated with maintaining their own plan.

For more information, call the Golf Retirement Plus toll free help line at (877) RET-PLUS (738-7587).

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