ABA Retirement Funds Program A Post-COVID Checklist for **Your Business**



Discuss required fees upfront with clients. It's more important than ever to streamline receivables and reduce the need for collections.
Research bundled options for your employee benefits to avoid duplication of services between providers.
Consider a High Deductible Health Plan paired with an HSA to save on expensive insurance premiums.
Check latest tax laws to see if you are deducting business eligible expenses to save on your firm's taxes.
Benchmark the fees in your retirement plan to make sure you are getting value for the cost.
Right-size your firm's compensation structure by reducing fixed salaries and adding a variable pay component which will allow employees to earn additional compensation in the form of bonus for results achieved.
Consider taking a look at your office space and renegotiating your lease. Reduce excess space either through a renegotiated lease or through sub-leasing.
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Please read the Annual Disclosure Document (April 2021) carefully before investing. This Disclosure Document corthe Program and investment options. For email inquiries, contact us at: joinus@abaretirement.com .	ntains important information about
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