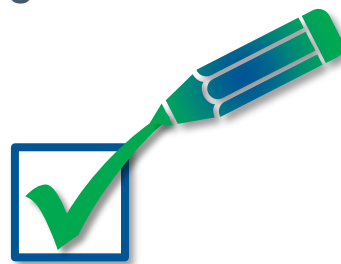


A Post-COVID Checklist for Your Business



- 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.
- Consider starting a 401(k) plan for your firm to take advantage of the SECURE Act tax credit (up to \$5,000/year for 3 years).*
- 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.



800.826.8901



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ABA Retirement Funds Program

* <https://www.irs.gov/retirement-plans/retirement-plans-startup-costs-tax-credit>



Please read the Annual Disclosure Document (April 2021) carefully before investing. This Disclosure Document contains important information about the Program and investment options. For email inquiries, contact us at: joinus@abaretirement.com.

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