



*Your Financial Future Begins Here.*

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Your Business

Retirement Plan

Should Be Easy

to Set Up and

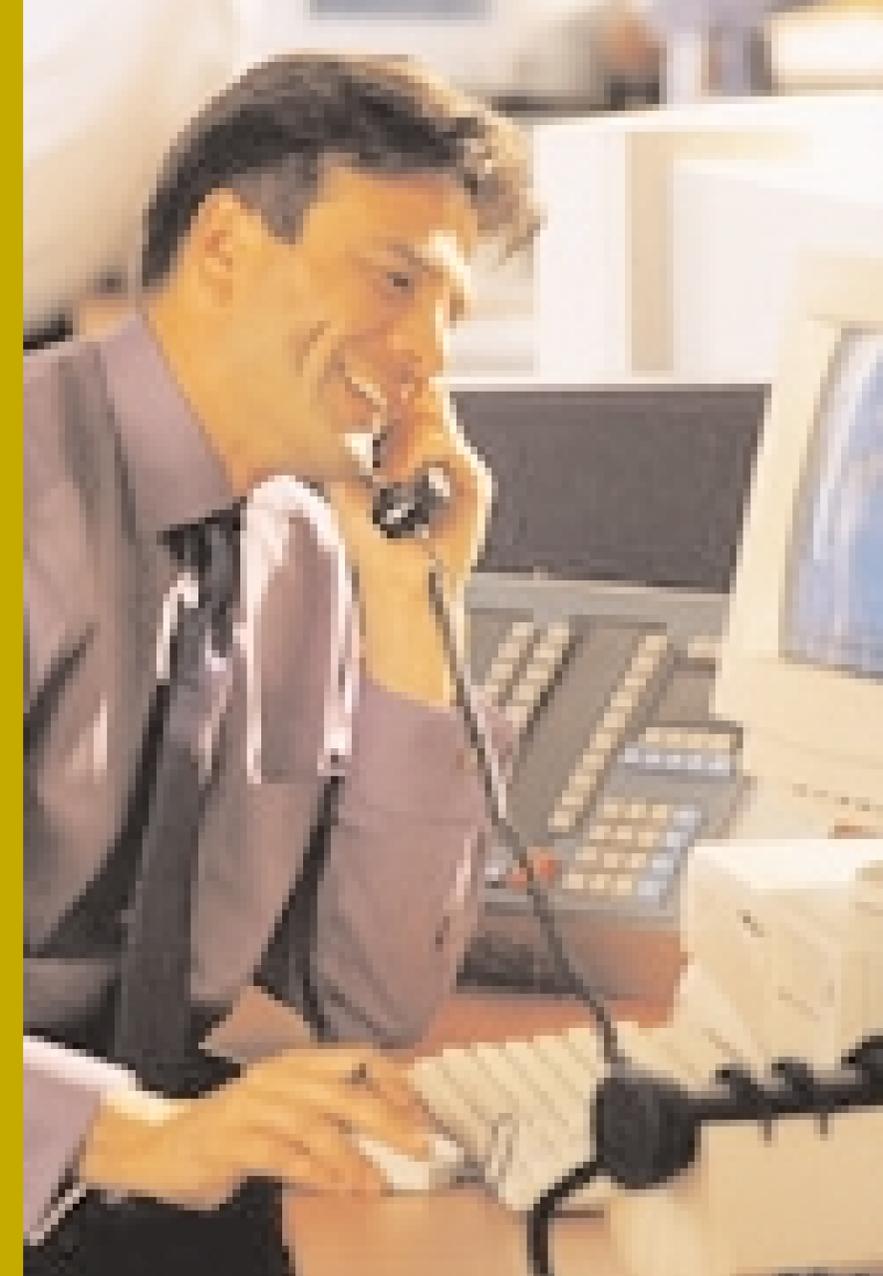
Administer, and Offer

Your Employees a

Variety of High

Quality Investment

Choices.



**Let Sandy Spring Bank  
Take Care of it For You.**



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# Get **Everything** You Need in Your Business Retirement Plan.

check-up. If your current plan is the right type for you and your employees, we'll make transferring it to Sandy Spring Bank easy, so that you can get the administrative services you need. Or, we'll recommend a new plan and help you implement it quickly—without administrative headaches.



*We'll work with you as a partner, providing expert administrative services, and optional record keeping and government reporting—whatever you need to keep your plan running smoothly.*



**A**re you getting everything you need from your business retirement plan? Is your plan easy to administer? Does it provide your employees high quality investment choices? Does your plan help attract and retain good employees?

If you want outstanding service, easy administration and quality investment choices for your employees, now is the ideal time to speak with a Sandy Spring Bank Retirement Plan Consultant.

## **Our Retirement Planning Consultants Will Help You Choose the Right Plan.**

Today's regulatory and technological environment is constantly evolving. And so is your company. To make sure your business retirement plan keeps pace with your company's needs, you need expert advice from professionals who understand the environment, and your

*You need expert advice from professionals who understand the regulatory and technological environment, and take the time to understand your company's needs.*

company's financial goals. Our retirement planning consultants will help you choose a plan that works best with your company's size and structure. You can choose from a 401 (k), Profit Sharing Plan, Defined Benefit Plan, or Money Purchase Pension Plan. And, you'll receive expert guidance on everything from plan development to contribution amounts.

## **We'll Make it Easy to Transfer Your Current Plan**

Let Sandy Spring Bank's Business Retirement Planning professionals give your business retirement plan a thorough

*Let Sandy Spring Bank's Business Retirement Planning professionals give your business retirement plan a thorough check-up.*

## **Your Company's Employees Will Appreciate the Wide Variety of Investment Choices.**

Your employees will have access to a wide variety of quality investment options, which may include mutual funds through highly regarded providers, and individual stocks\* and bonds\*. And, your employees will be able to track their 401 (k) investments right over the Internet.

## **You'll Benefit from Our Commitment to Providing Unparalleled Personal Service, Every Step of the Way.**

More than anything else, personal service is what really differentiates a Sandy Spring Bank Plan. We understand that business retirement planning can be confusing. We'll work with you as a partner, providing expert administrative services, and optional record keeping and government reporting—whatever you need to keep your plan running smoothly. And, we take the same approach with your employees. We're always available to answer questions and provide current information.



**Find Out How Easy it is to Get Everything You and Your Employees Need in a Business Retirement Plan. Call a Sandy Spring Bank Business Retirement Planning Professional at 301-774-6400 and Press 2 for Our Client Service Center to Arrange a Free, No Obligation Consultation.**



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\*Not FDIC Insured \*No Bank Guarantee \*Not a Bank Deposit \*Not Insured by Any Government Agency \*May Lose Value