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## Two New MEPs Combine Cash Balance and 401k

By **Neil Anderson**

An Atlanta-based TPA is about to launch two multiple employer cash-balance/401(k) combo plans. **John McCrary**, president of **DCS Retirement Group**, confirmed that he's creating two "CB(k)" MEPs, one designed for small businesses and another aimed at larger plan sponsors. Watch for DCS to launch more MEPs.

DCS is also launching a pair of 403(b) MEPs [[see The 401kWire, 8/2/2011](#)]. Like with those two MEPs, a new company launched by McCrary in Nevada will serve as the plan sponsor, **Ary Rosenbaum** will serve as ERISA attorney and **Marcia Wagner** wrote a supportive legal opinion letter.

"Getting into a cash-balance plan as a small business is expensive," McCrary told *The 401kWire*, noting that the documents and filings alone could cost \$5,000 to \$7,500. "We've going to be doing startup CB(k)s [in the MEPs] for \$500."



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For smaller businesses, the CB(k) MEP will have a different emphasis.

"We really focus the benefits towards the owners," McCrary said. "They're trying to get caught up and put away retirement funds [after investing most of their assets in the business]."

The cash-balance piece of both the small business and larger market CB(k) MEPs will include internet access, and employees will be able to choose a balance-forward or a "platform-drive" approach for the 401(k) side. **1**

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