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Moskal Gross Orchosky, Inc. Simpler Is Better for Company Retirement Programs

"If you're not in charge of my 401(k)," the business owner asked his broker over dinner, "just who is?"

"Brokers, CPAs, third party administrators, lawyers... with so many separate advisors involved with the planning, startup and administration of qualified plans, business owners often find themselves holding the bag while important matters slip through the cracks," says Michael B. Moskal, president of Moskal Gross Orchosky, Inc. (MGO)

For MGO clients, the hassle of multiple phone calls in search of answers is replaced with one call that connects them directly to the professionals who design, install, administer and invest all types of qualified employee retirement plans. Led by Moskal, Ronald S. Gross and Paul J. Orchosky, MGO brings under one roof the expertise of actuaries, attorneys, certified public accountants, and financial planners who possess over 100 years of combined experience providing independent and objective advice.

The result of MGO's integrated approach is "The Total Solution 401(k)," a seamless blend of comprehensive services: Investment Fiduciary Liability Protection, Investment Selection Monitoring, Turn-key Administration, Plan Design/Consulting on Pension Law Changes, Employee Education/Advice and Plan Legal Compliance.

"The comprehensive approach produces heightened accountability, measurable cost savings and significant savings in time," explains Gross, VP of Pension and Technical Compliance.

A 69-year-old firm with more than 20 years of continuous ownership, MGO serves small-to-mid-size companies, some of whom have been with the firm for three generations. "Like our



MGO Shareholders (left to right) Paul J. Orchosky, Ronald S. Gross and Michael B. Moskal

clients, we are business owners ourselves," says Orchosky. "We're owners talking to owners."

As owners, MGO's management team places a high priority on minimizing risk. To help companies limit their exposure, MGO becomes a co-fiduciary with every plan it makes. "We're confident of the recommendations we make and the extensive communication and documentation to protect our clients from potential lawsuits," says COO Ted Triska.

Most Advanced Level of Retirement Planning

Once a plan is in place, MGO offers participating individuals comprehensive investment management to make the most of their contributions. "We help people figure out how much they need to retire, and design a portfolio that will get them where they want to be," says Orchosky who leads MGO's Employee Education and Advice services.

MGO's Road to Retirement program provides professional 401(k) management for plan participants. "Road to Retirement makes financial planning services an affordable option, even for those who are just beginning to save, and it is a time saver for those who are too busy to manage it themselves," explains Gross.

Road to Wealth and Road to Wealth Plus provide professionally managed personal portfolio investing of assets outside the 401(k). Both are customized to meet investor's individual goals. Road to Wealth Plus is specifically designed to provide high-net-worth investors with the level of attention they need and to coordinate an appropriate mix of investments.

"We build relationships with clients so we can understand their goals," adds Moskal. "Then we relieve them of much of the burden of managing and building wealth so they are free to concentrate on the important things in life, whether that's growing their business, exploring new interests, or enjoying retirement."

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