

If you are paying more than **\$750*** a year for your 401k administration.... **check out our plan!**

Small or large, every business and its employees deserves to have a competitive 401(k) plan.

Now, with Benefit Providers' Multiple Employer Retirement Plan, companies of any size can offer their employees the simplest and most cost-effective retirement savings plan available. Our annual administration fee is just \$750*, with a 10% discount if it is your second service with Benefit Providers. (e.g. Payroll and 401K)

AFFORDABLE— Benefit Providers' 401(k) is designed to be the low-cost 401(k) solution for small business owners. It also has the simplest fee structure in the industry, with no hidden fees.

SIMPLE — Benefit Providers' 401(k) is online so your employees can access their plan at their convenience, plus, you'll have quick access to our knowledgeable customer service specialists if you require assistance.

FLEXIBLE — You can easily customize the Benefit Providers' 401(k) Plan to meet your business's changing needs. Our Plans can be easily integrated with your existing payroll services or software, including QuickBooks.

JUST LOOK AT THESE ADVANTAGES:

- ✓ An annual administration fee of just \$750* & a 10% discount if 2nd service
- ✓ Form 5500 filed by Benefit Providers, not employer.
- ✓ **Quarterly statements**
- ✓ 60 quality investment choices and name brand managers, such as Aim, Fidelity, Franklin Templeton, Janus, Pimco, T. Rowe Price, and Vanguard, as well as institutional advisors not available to the general public
- ✓ Individually allocated accounts, valued daily
- ✓ 1-800 and Internet access to individual accounts for daily valuations and transfers, plus easy-to-use educational tools
- ✓ The elimination of surrender fees to individual participants
- ✓ A minimal per-participant fee of just \$4 per quarter*, deducted directly from each participant's account
- ✓ In the plan documents, the option to include a loan provision that is paid by the participant.
- ✓ And the opportunity to customize important Plan features, such as eligibility, automatic enrollment, employer matching contributions, employer profit-sharing contributions,
- ✓ Safe Harbor contribution design — matching or profit sharing, loan options, and vesting schedules.
- ✓ Employees select their own investment portfolio from the quality choices available to them.
- ✓ Benefit Providers handles plan operations, including contribution remittance, and transaction processing. Your audit expense and other sponsor/administrative expenses are reduced by sharing it with all of the participants in the Multiple Employer Trust.



For more information, please e-mail us at info@hrefile.com
or visit us at www.benefitprovidersllc.com

*One time set up fee of \$500

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