

JUST SHARE!... AND REDUCE YOUR 401K AUDIT EXPENSE!

It's always better to share... especially when it comes to your expenses. Your audit expense and other sponsor/administrative expenses are reduced by sharing it with all of the participants in Benefit Provider's Multiple Employer Trust.

Benefit Providers Multiple Employer Trust (MET) offers access to a diverse set of low-expense ratio mutual funds and model portfolios. **We offer all the benefits of a single employer 401K plan.**

The law requires that 401(k) retirement plans with more than 120 eligible participants be audited annually, whether or not they actually participate. This can cost more than \$8,000-\$10,000, or more every year. **With Benefit Providers MET, Benefit Providers pays the annual audit fee.**

The Benefit Providers Multiple Employer Trust Plan, Featuring Lower Prices, Highly Customized Programs — less headaches and substantially less overall costs and responsibilities.

**Our Online Investment Center provides easy-to-use educational tools
Pre-built suggested model portfolios offer your employees easy options**

JUST LOOK AT THESE ADVANTAGES:

- ✓ An annual administration fee between \$1,500-\$2,000
- ✓ Form 5500 filed by Benefit Providers, not employer.
- ✓ Quarterly statements
- ✓ 60 quality investment choices
- ✓ 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
- ✓ 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.
- ✓ Benefit Providers handles plan operations, including contribution remittance, and transaction processing.
- ✓ Employees select their own investment portfolio from the quality choices available to them.



**For more information, please e-mail us at info@hrefile.com
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