



Paypro Retirement Solutions

Performing Today For A Better Tomorrow

Paypro's Key Solution Components

Does your company's retirement plan actively contribute to employee morale and retention? Does your current retirement plan effectively and efficiently contribute to your employees' retirement objectives? If the answer is not an enthusiastic "YES!" to both of these questions, it's time to evaluate your current retirement plan.

Paypro's Retirement Solutions eliminate high and hidden plan costs, provide the best investment vehicles available, while providing you with unsurpassed day-to-day service for participants and administrators. How? Our Retirement Solutions consist of the following key components:

Design Flexibility – Paypro Benefits is solution focused. We learn about your needs and objectives and address them at every turn.

Investment Objectivity – We have no fund affiliation or predisposition that would interfere with the development of a portfolio designed to achieve one objective and one objective only, serve the investment interests of plan participants.

Total Plan Cost Transparency – Paypro Benefits goes beyond the minimum disclosure requirements for plan fees. We provide total plan cost transparency for our retirement plan's clients and participants.

Data Integration – Paypro's solution integrates your payroll and pension platforms seamlessly, saving time and money while reducing liabilities.

Service – Every Paypro retirement plan client receives the support of a personal Plan Specialist and Registered Investment Advisor.

Education – Paypro provides periodic seminars and other educational modalities to Paypro retirement clients and their employees. Each Paypro Benefits client receives a customized educational curriculum.

An Extraordinary Value Proposition – Through Paypro's retirement services, we provide superior administrative efficiencies along with fund selections at a very competitive rate.

Designing Your Plan

Poor plan design often translates into high costs, unwarranted liabilities and inefficiencies for plan sponsors and participants. Paypro's plans are not designed using a cookie cutter design process. Our plans are designed to reflect an in-depth understanding of your needs and objectives. We ask good and important questions about your company, your employees, your environment and your objectives. After extensive fact finding we design a plan that's right for you.

Plan Choices

Paypro provides a wide variety of plan types, including start-ups and conversions, profit sharing and 401(k), Safe Harbor, Solos(k), 457, 403(b), Money Purchase plans and more.

Plan Design Choices Include, But Are Not Limited To:

- Employee Deferrals
- Profit Sharing
- Employer Matching Contributions
- Safe Harbor Design
- Roth Contributions
- Hardship Withdrawals
- Participant Loans
- Rollovers
- Multiple Vesting Schedules
- Automatic Enrollment
- Automatic Deferral Increases





Best-In-Industry Service

As a Paypro Benefits solutions client, you will be serviced by a dedicated Plan Specialist and Registered Investment Advisor.

Your Plan Specialist will provide you with administrative services. These services include addressing employer and participant questions, ensuring the timeliness of plan testing, overseeing plan adjustments and filings, monitoring file and fund transmissions, and much more.

Your Registered Investment Advisor will be providing you with investment advice and customized educational curriculums for individual plan participants resulting in a tailor-made participant investment portfolio.

Paypro's Registered Investment Advisors schedule educational initiatives on your behalf to increase employee participation and to answer any questions your participants may have regarding plan offerings and their individual investment strategies.

Educational initiatives are usually presented in the form of on-site seminars, webinars and other modalities that convey high value to your participants. With on-going, customized educational services you will accomplish a number of crucial plan objectives, including:

- Strengthening your company's fiduciary position as a plan sponsor.
- Promoting a personalized employee retirement plan that better supports your employees' financial and retirement objectives.
- A plan that becomes a more dynamic employee retention and morale boosting tool.

Paypro's Philosophy On Plan Costs

The Paypro Benefits objective is to provide retirement plan solutions that offer superior design, investment vehicles, administration, integration, service and education all at less than current costs. Our policy on costs is simple: total transparency.

Recordkeeping And Plan Administration

Paypro provides comprehensive plan administration. Account information is available and updated in real time. Our system provides instant access to:

- Detailed plan performance and investment statistics
- Contribution and asset breakdown by plan money source
- Easy management of investments including ticker, performance and latest Net Asset Value pricing
- Plan reminders and key alert notices



Data Integration

Paypro provides an integrated payroll and retirement platform. What does this level of integration mean to you? Ease and efficiency! Strong integration saves you time and reduces errors and omissions while improving your participants' experience in the plan.

With payroll connectivity you solve the challenges of:

- Compiling census data
- Automatic transmission of testing data from payroll
- Managing loans and other contributions
- Timely adjustment in participant portfolios

The Paypro Benefits Retirement Solution integrated with the Paypro Payroll Solution results in greater connectivity, efficiency, lower costs and reduced compliance and fiduciary liability.

Let's Talk

Why not contact Paypro Benefits today? Our consultants will work with you to formulate a retirement plan that is unique to your organization, that increases integration, improves service, reduces costs and fiduciary exposure while building financial opportunities for your employees.

Contact Paypro Today:

Phone: (631) 777-1100

Web: www.payprobenefits.com

Email: info@payprobenefits.com

