

# Are you helping your employees *save* money?



**Benefit Providers**  
HR ADMINISTRATION . THE PAPERLESS WAY



In partnership with



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# Promote savings for employees

It's not as expensive as you think.

OK, where do I start?



**OPTION #1: LOWEST COST, GREAT START!**

## **PAYROLL DEDUCTION IRA**

The Payroll Deduction IRA is the simplest retirement arrangement that a business can have. The employer's only responsibility is to withhold the payroll deduction amount requested by the employees and submit the amount to the IRA record keeper. The Payroll Deduction IRA is available for employers of any size.

**OPTION #2: LOW COST, MORE BENEFITS!**

## **401(K) PLAN**

**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 is you acquire assistance.

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

## **COMBINE OUR SERVICES & SAVE**

With ECCA's payroll system, ReadyPay, you not only get an exceptionally fast, consistently accurate payroll system, but you also get built in HR Functionality. You get an HRIS management solution that streamlines administrative tasks, improves communication, reduces costs, and provides instant reports and analysis.

ECCA's comprehensive system gives you total control over your payroll and human resource information with easy-to-read reports and detailed information on your desktop.

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## PAYROLL DEDUCTION IRA

- No employer contributions, only the employees make the contribution
- No filing requirements by the employer
- No participation requirements
- Cost-effective option to help employees build retirement savings

**ONE-TIME \$100 set-up fee**

## 401(K) PLAN

- 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.
- 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.
- And the opportunity to customize important Plan features, such as eligibility, automatic enrollment, employer matching contributions, employer profit-sharing contributions.

**\$890 per year or less!\***

\* 10% less if you are a payroll client

## Still unsure?

Check out these facts:

1. Fewer than half of Americans have calculated how much they need to save for retirement.
2. In 2012, 30 percent of private industry workers with access to a defined contribution plan (such as a 401(k) plan) did not participate.
3. The average American spends 20 years in retirement.

\*Information pulled from the United States Department of Labor.

### OUR PAYROLL SYSTEM

- Direct Deposit
- Electronic Tax filing (EFTPS)
- Departmental Labor Distribution
- All Federal, State, and Local Tax Filings
- New Hire Reporting
- Electronic Time Clock Interface
- General Ledger Reporting
- 24 Hour Turnaround
- Gross to Net Pay Calculation Prior to Processing
- Third Party Agency Checks for Credit Unions, Garnishments, Insurance, etc.
- Pressure Sealed Payroll Checks, Ready to Mail
- PC Input Software
- Over 100 Standard Reports
- Vacation, Sick and Holiday Accruals
- Easy-To-Use Report Writer
- Laser Printed Reports and Checks
- Workers Compensation Reporting
- Magnetic Media Filing

### OUR HR SYSTEM

- Employee data history tracking and change log
- Employee notifications & alerts
- Pay grades and steps
- Employee warnings, disciplinary actions and grievances
- Employee training and license tracking
- OSHA Illness and injury tracking and reporting
- Advanced reporting and query capabilities
- Document, form and file management
- Expiration and renewal alerts
- Comprehensive employee demographics
- Advanced database capability with user defined fields, tables and tabs

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## Why use Benefit Providers?

We are a local payroll services firm based in Alexandria, VA, and have saved many of our local corporations and nonprofit organizations thousands in expenses by offering our services in retirement savings, payroll and HR.



**AFFORDABLE**



**SIMPLE**



**FLEXIBLE**

## Interested in our services?

Please contact **Joel Bernstein**, ECCA Payroll Services / Benefit Providers LLC

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