



EasyChoice 401k Premium Plans

**THE EASY
WAY TO
HELP YOUR
EMPLOYEES
RETIRE RIGHT**

A No Hassle Plan

A 401(k) plan is a great savings vehicle for your employees and a wonderful tax saving tool for your business. Your employees deserve to have a plan to help them save for retirement. And, you should enjoy the tax benefits that come along with it. However, many plans are expensive, difficult to manage, and offer limited investment choices. You're already busy and managing a 401(k) plan would just be one more hassle. Right? Wrong.

Now there is an easy, low-cost way to provide a one-of-a-kind plan to your employees. The EasyChoice® 401(k) is a unique plan that was developed specifically for small businesses. We take away the hassle by making a plan that's:

- **Easy** – Set-up is simple; we integrate with your current payroll service, and we provide ongoing management of the plan.
- **Low Cost** – It's designed specifically for small businesses and provides services at a value you won't get anywhere else.
- **One-of-a-kind** – Our solution is unique because we offer personalized account management to help each participant reach their retirement goals. And, we don't have any proprietary funds, so our investment selections are in the best interest of you and your employees.

Keep It Simple

Your job isn't to manage a 401(k) plan, that's our job. We let you focus on your business while we do what we do best. We'll help you set up the plan, which is easy because we'll work with your current payroll service. Then, we'll manage it. That means that you don't have to pick funds. It will be done for you. Our EasyChoice 401(k) is powered by Invesmart Advisors, Inc., a registered investment advisor (RIA) and subsidiary of Invesmart, Inc. Invesmart stands behind their ability to provide sound investment advice and monitoring services - so much so that they'll put that commitment in writing.

The Right Price

How can we offer this plan at such a low cost? The EasyChoice 401(k) uses investment vehicles called collective trusts. These are groups of mutual funds that have passed through a professional screening process and are created to meet a specific investment objective. Collective trusts give you buying power and access to funds that might otherwise not be available to your plan. Other payroll company 401(k)



So you can get back to business.

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products may try to meet our price points, but be careful; most don't offer the same quality of service, low-fee investments and easy-to-use record keeping. Set-up fees for the EasyChoice 401(k) start at \$1695. The standard record keeping and administration service is \$4 per employee per month. Employees can also select our participant account management service - Advice Path for \$10 per employee per month if they chose. It's an incredibly powerful package at one of the best prices in the industry!

A Unique Offering

We provide a personalized retirement projection for each employee, showing them how much savings they will need for retirement and where they are currently. And, for participants who choose Advice Path, we'll tell them what they need to save, implement the savings plan and manage each of their plans by selecting appropriate investment vehicles to help meet their retirement goals. Participants have access to an investment advisor representative via our toll-free phone number. They can also access their account any time online. Invesmart has no vested interest in a particular fund or fund family, so you can be assured that our fund selections are 100% driven by what is best for you and your employees. Invesmart is committed to full disclosure of all plan fees and does not keep any revenue from mutual fund companies. Not many other small business plans can say that!

Making A Difference

Our innovative approach to providing both retirement consultation and account management services is delivering eye-opening results. Plans adopting our program see, on average, 20% more employees contributing and contributions increasing by 45%. Sounds like an EasyChoice, right?

How Do You Get Started?

The first step is to fill out a referral form from your payroll provider. We'll then ask for a "Get Started" form to capture your employee and company data. If you need help, our 401(k) Answer Team can walk you through questions you have. They'll answer questions and help you gather your company and employee data. Then they'll send you plan documents and the employee enrollment tools. That's it. All the record keeping and annual maintenance will be taken care of. Call our answer team at 877-EZY-401k (877-399-4015) for more information or if you are ready to implement an EasyChoice 401(k) plan today!

Employer Benefits

- Works with your current payroll service
- We select and monitor the investments for your plan
- Fees and expenses are lower
- Our solution has resulted in more employees participating, and contributing more
- Tax savings tool

Employee Benefits

- Savings and investment plan is created specifically for each participant and updated quarterly
- We'll tell employees how much they need to save
- We'll select the most appropriate investments to help meet retirement goals
- Telephone access to an investment advisor representative
- Web access to account

Investment advisory services are provided by Invesmart Advisors, Inc., a registered investment advisor. Third party administrative services are provided by Invesmart, Inc. (a Pennsylvania Corporation). Brokerage services may be provided by Invesmart Securities, LLC, member NASD. Invesmart Advisors, Invesmart and Invesmart Securities are subsidiaries of Invesmart, Inc. (a Delaware Corporation). Collective Trusts are offered by Reliance Trust Company (RTC) and advised by Invesmart Advisors.



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