Ceridian HR/Payroll

What is the Invest n Retire LLC/Ceridian Partnership?

Invest n Retire, LLC an innovator in the 401 (k) market space providing record keeping, and transaction processing services has partnered with Ceridian to offer a Web-based payroll and human resources solution that gives you accurate, on-time payroll along with comprehensive tax filing services at a significant discount. A key advantage of this partnership is proprietary technology which streamlines and automates your company's census data and sends it to Invest n Retire LLC without manual intervention. This will ease the burden of repeating mundane tasks while giving you back more time to stay focused on what you do best, manage and grow your business.

Ceridian provides integrated and scalable payroll and human resources management solutions to more than 130,000 companies in all market segments, serving over 25 million employees worldwide. Our repeatable and reliable solutions will help you manage and improve your operations, reduce costs and mitigate risks.

The Ceridian/Invest n Retire LLC partnership offers a significant discount of up to **40%** off standard pricing for the Ceridian Freedom payroll platform to Invest n Retire LLC clients!

"Freedom" Payroll Platform Features:

- Secure Web-based Platform
- Payroll Preview
- Tax Service
- HR Management
- Automate Census Data
- Report Writer
- Dedicated Customer Service Team
- Employee Self Service

Ceridian understands your need for an accurate and reasonable implementation process and timeline. We utilize the latest conversion tools designed to work with you, not against you. Dedicated, implementation consultants will work with you to provide a simplified implementation plan using Six Sigma processes that will successfully on board your company.

Save time. Reduce costs. Strengthen compliance. Make decisions with confidence. Ceridian and Invest n Retire LLC help you focus on what really matters – your business.

"Our joint project with National Security Retirement Plan and Ceridian marks a radical change in the way technology can seamlessly exchange & integrate data to benefit the employer and help to manage costs"

Darwin Abrahamson,
Founder & CEO, Invest n Retire, LLC

For more information about the benefits of Ceridian payroll and how you can receive your preferred rate as a client of Invest n Retire LLC, please contact Ceridian at **1-800-937-2996** and **mention partner code: Invest n Retire LLC**

CERIDIAN

INVEST n RETIRE®

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INVEST n RETIRE®

UNIQUE SERVICES

Our unique services start with Exchange Traded Funds (ETFs): We offer ETFs as investment options allowing participants to own whole and fractional shares of low-cost ETFs in their retirement account. Adding low-cost investments increases participants' returns by the cost savings without increasing investment risk.

ERISA §3(38) Investment Manager: Through our platform a plan sponsor may hire an **ERISA qualified §3(38)** investment manager. This allows the plan sponsor to transfer his or her fiduciary responsibility, in writing, to the manager for selecting, managing, and monitoring the investment options offered to plan participants.

Model Portfolios: The §3(38) manager designs age-based model portfolios as qualified default investment alternatives (QDIA). Participants who still wish to choose their own investments may continue to do so, although studies demonstrate that 5% of employees choose to pick their investments. This attests to the strong demand for professional portfolio management.

Retirement Calculator: Participants ask: *How much do I need to save for retirement?* To help answer this perplexing question, we provide participants with a retirement calculator which is integrated with payroll information.

Record keeping and payroll integration: Full integration with payroll facilitates our ability to prepopulate personal information into the retirement calculator; such as age, salary, and contribution rate. The calculator also prepopulates the historical rate of return for the participant's investment model so that the participant is not required to figure this out through an arduous task.

Mandatory Fee Disclosure: We disclose fees for plan services which are paid by participants by deducting fees from their retirement account, in dollars and cents, on their quarterly statement. Since ETFs do not charge revenue sharing fees which are paid to third parties for plan services, we eliminated the "revenue sharing fee payment arrangement" hurdle. This ensures that we are in full compliance with the **Department of Labor** fee disclosure regulations under **ERISA §404(a)(5)**.

Simplifying the conversion process: We work directly with your prior service provider in determining time-lines for the black-out period, receipt of employee records, and transfer of plan assets so that you are relieved of these burdensome duties.

For more information contact **Neil Plein**, Vice President of Sales and Marketing, **Invest n Retire, LLC** at neil@investnretire.com or phone 503-419-2894 x 104.