



Ceridian HR Authority + 403b



Shift what defines success in your 403b
from education to **technology.**



Today's employers need better ways to manage costs, limit liability and ensure federal compliance, while freeing up limited resources to focus on revenue generating activities rather than time-consuming administrative tasks. Ceridian and Invest n Retire, LLC (INR) have partnered to offer you a 403b option that is fully integrated with HR Authority.

A new method of plan design

Integrated solution: Full integration with Ceridian HR Authority removes the manual processes from HR/Payroll for plan administration, including processing contribution rate changes, loan repayments and more.

HR Authority cost reduction: Adding this integrated 403b option qualifies you for a discount off of normal HR Authority pricing.

Low total plan costs: Employees and sponsors no longer have to worry about paying too much for their 403b plan. Total cost for investment options and all plan features is **0.95%** of assets.

Fee disclosure compliance: Avoid the expense and additional work preparing for the new Department of Labor fee disclosure rules. Along with low plan cost, all fees for plan services are fully disclosed to employees.

Robust plan features: Plans receive a suite of effective features, including auto-enrollment, auto-escalation and multiple contribution sources like pre-tax, ROTH and catch-up. Additional administrative benefits are outlined in the "New Efficiency Features" box to the right.

Qualified Default Investment Alternative (QDIA): Employees no longer have to pick their own investments. Plans receive age-based model portfolios designed and managed by a professional investment manager. Employees automatically change model portfolios as they age to maintain appropriate risk/reward characteristics or they may change models at will.

Professional Management for all: Studies show that this type of management outperforms employee directed investment selection 99.4% of the time. Employees may still also pick their own investments.

Investments: Model portfolios are built using exchange traded index funds. Compared to actively managed mutual funds (which most 403b plans offer), index funds have historically outperformed active mutual funds 72% of the time.

Integrated retirement calculator: Employees no longer have to become investment experts to use a retirement calculator. This fully integrated solution pre-populates all of an employee's information and investment returns into INR's proprietary retirement calculator to easily and quickly show a participant whether they're on track or need to make a change.

Education: Access a wealth of information online, ranging from the basics of investing to more complicated topics.



New efficiencies that reduce your workload

No hiring of service providers

No plan administration

No investment policy committee

No plan discrimination testing

No plan audit

No 5500 filing

No fiduciary liability for administration or investments

Integration saves an estimated 100+ hours of administrative work per year

Fee disclosure compliance saves an estimated 39 hours of administrative work per year.

Learn more today. Contact a Ceridian representative or Invest n Retire for more information.



Ceridian 331 East Old Shakopee Road Minneapolis, MN 55425
800-790-9057 www.Ceridian.com
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Invest n Retire 506 SW 6th Ave. Suite 1200 Portland, OR 97204
503-419-2894 www.investnretire.com
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