



Introducing

The HR Outsourcing, Inc. 401(k) Plan

Available to all HR Outsourcing, Inc. clients!

By joining the HR Outsourcing, Inc. 401(k) Plan, you can provide an outstanding retirement plan, help save money, and spend less time administering it.

Member benefits

- No annual audit
- Cost savings on the investments
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth, and profit sharing
- Customizable 401(k) plan design options involving eligibility, matches, vesting schedules, and more

How?

The HR Outsourcing, Inc. 401(k) Plan, from a government reporting standpoint, is treated like one large plan. The end result for you is a 401(k) plan with competitive investments, outstanding service, and someone else doing a majority of the plan maintenance legwork.

Strength in numbers

With several clients, we bring a large, powerful group to one unified plan. When you utilize the HR Outsourcing, Inc. 401(k) Plan, you have all the advantages and flexibility of a stand-alone plan sponsor, but avoid the expenses and administrative burden associated with sponsoring a single employer plan.

Let us handle the paperwork for you

By participating in the HR Outsourcing, Inc. 401(k) Plan, virtually all administrative tasks can be offloaded from you to Transamerica and HR Outsourcing, Inc..

Tasks that can be shifted may include:

- Administrative responsibilities
- Employee eligibility tracking
- Distribution processing
- Plan compliance
- Nondiscrimination testing
- Annual reporting
- Participant enrollment/education

The result is more time for you to focus on running your business.

Evaluation process is as easy as...

- 1** Contacting HR Outsourcing, Inc.
TA401k@HROI.com
- 2** Providing the requested information for your evaluation
- 3** Scheduling a no-cost plan design evaluation meeting



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