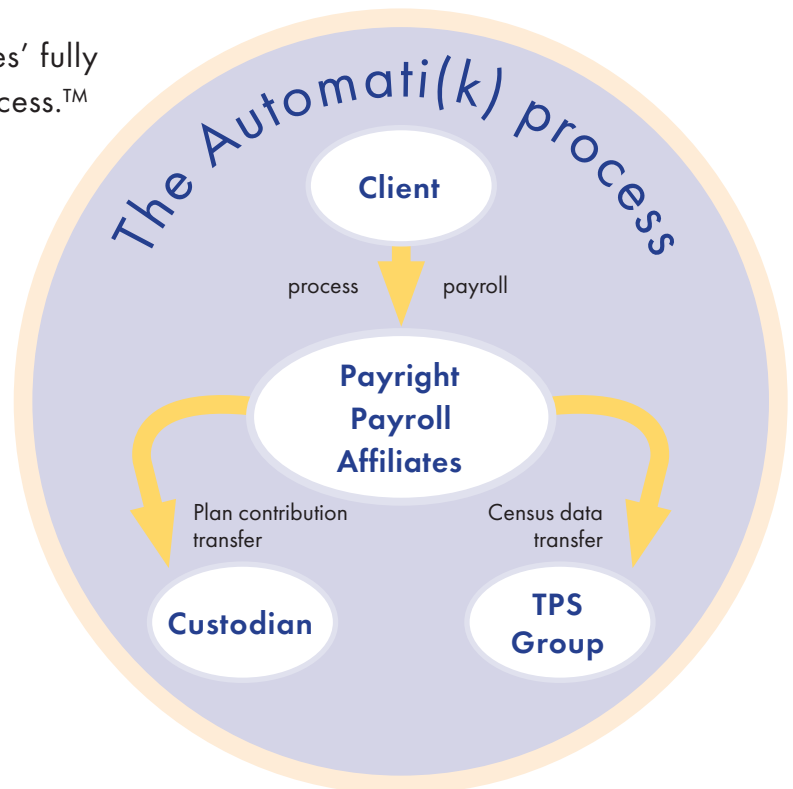


Integrated Retirement Solution: Saving You Time and Money

Make life simpler with Payright Payroll Affiliates' fully integrated retirement solution, Automati(k) Process.™ We'll relieve you of the burden of retirement plan administration, streamline the process of remitting retirement plan contributions, and provide you with year-end census data.

- Ease of administration: cut your total hours on 401(k) administration by more than half!
- Time savings from integration results in personnel cost savings
- Positive effect on performance, productivity, stress levels and job satisfaction
- Timely, accurate processing



Example of Potential Indirect Cost Savings Utilizing the Automati(k) Process™

Total Annual Salary of HR staff \$50,000

Payroll Frequency: Weekly

Administrative Activities for Retirement Plan and Payroll Activities,	Time Spent per payroll without Integration	Time Spent per payroll with Integration
Reviewing Quarterly or Monthly Reports	20	8.6
Supplying Year end Census Data	20	10
Updating census	20	13.3
Submitting weekly contribution files	30	6
Creating a new retirement plan account	15	9.4
Updating deferral percentages/rates	15	3
Loan and Hardship administration	30	6
Calculating Employer Contributions	20	0
Total Minutes	170	56.3

Time Savings: 66.9%

Cost Savings: \$59.21 per payroll (annual savings of \$3,079.37)