

- Elevate your voluntary benefits program offerings
- More effectively monetize current and past placement efforts
- Provide state-mandate-compliant retirement savings accounts for employers and employees
- No cost to the employer and no fiduciary liability
- No technology buildout required and does not disrupt core operations
- Drive client firm loyalty and tenure
- No licenses required. No investment management responsibility or liability.

*PayLink IRA
does all the work!*



Who We Are and Why We Are Here

At PayLink IRA, we believe everyone should have access to low-cost, high-quality retirement programs regardless of account size.

To accomplish this, we partner with Payroll Providers to provide a payroll-deducted, state-mandate-approved, employee retirement plan benefit with no cost to the employer and no fiduciary liability.

PayLink IRA is offered through next generation technology provided by leading global partners and delivers a robust IRA account-holder experience complete with institutional pricing and no account minimums.

PayLink IRA provides Payroll Providers with a simple, timely and meaningful dialogue with client and prospect companies about employee retirement savings plans.

PayLink IRA is here to add real and strategic value to Payroll Provider employer service offerings. PayLink IRA is a much-needed, if not required employee retirement savings plan, built specifically for small and mid-sized companies.

PayLink IRA's Referral Partners Program allows the Payroll Provider to more effectively monetize past and future placement efforts through a generous revenue sharing program, details provided separately.

With significant benefits for the employee, no cost to the employer, optional after-tax matching and "no-disruption" painless integration, PayLink IRA makes it simple, quick and painless for the Payroll Provider, the employer and the employee, resulting in a **win-win-win** for all.

(Please refer to back for a more complete table of benefits.)





Linking Payroll Providers with stronger client relationships and higher profit margins.

PayLink IRA® Benefit by Client Category	Payroll Provider	Employer	Employee
Start new dialogue and conversations with clients and prospects with far-reaching and impactful benefits for employers and employees with no corporate outlay	✓		
Elevate your voluntary benefits offering	✓	✓	
More effectively monetize current and past placement efforts	✓		
Attractive referral fee program available through PayLink IRA Referral Partners Program	✓		
Create significant cost savings to small and mid-sized employers burdened by high cost and low participation in corporate retirement plans	✓	✓	
Remove fiduciary responsibility from your client firms' risk profiles	✓	✓	
Showcase value to small firm clients with no ability to offer traditional corporate retirement plans	✓	✓	
Does not require any technology buildout and does not disrupt core operations	✓	✓	
Drive client firm loyalty and tenure	✓		
No licenses required. No investment management responsibility or liability. PayLink IRA does all the work.	✓	✓	
Offer as a stand-alone corporate retirement savings plan or in conjunction with an existing corporate retirement program, all at no additional corporate expense	✓	✓	
Begin a new retirement plan benefit dialogue with gig-economy workers and independent contractors	✓	✓	✓
Industry Leading Custody/Clearing Partners	✓	✓	✓
Easily connect with existing payroll software - no buildout required	✓	✓	
No contracts or long-term obligation	✓	✓	✓
Provide state-mandate-compliant retirement savings accounts to employees with no cost to the employer and no fiduciary liability		✓	✓
Create retirement savings programs with the convenience of payroll deduction for employees			✓
Easy corporate enrollment and participant account opening process (10 minutes)		✓	✓
Optional after-tax corporate matching component available to increase participation		✓	✓
Employee participants receive institutional pricing similar to large corporate retirement plans with a low annual custodial fee and no corporate expense		✓	✓
Eliminate the expense of plan administration and the fiduciary responsibility for choosing fund lineups		✓	
Robust and intuitive IRA client-user experience			✓
Employee participants may choose their own investment allocations or use one of five target date models designed for their personal risk tolerance			✓
Immediate vesting for all participants			✓

For more information, contact info@PayLinkIRA.com or 877-361-8873