## THE **POWER** OF

# 401(k) RETIREMENT SAVINGS PLANS



Help your employees save for their futures by providing a 401(k) plan that offers value typically found only in large organizations. ProService Hawaii's buying power with Transamerica improves year after year, so you can continue to offer employees world-class retirement benefits at a fraction of the market cost. With us, you can focus on attracting and retaining the best workers, while we focus on the fiduciary responsibility.

### ADVANTAGES THROUGH PROSERVICE HAWAII

#### Leverage our buying power to attract and retain talent.

With over \$230,000,000 in assets, ProService Hawaii can help your business offer world-class benefits that attract and retain quality workers.

#### Transparent billing to ensure the lowest cost.

Our umbrella plan has a transparent billing model so you can be sure that your cost is the lowest on the market. From contract asset charges to fund management, you will always know where you stand on cost.

#### Best investment options with flexible plan types.

Our portfolio boasts the most competitive mutual funds and investment options typically only available to enterprises. With flexible plan types ranging from 401(k) matching to profit sharing options and Safe Harbor, you can structure your plan to fit your business.

#### Eliminate fiduciary responsibility and stay compliant.

ProService Hawaii will assume full fiduciary responsibility for monitoring and managing your plan in compliance with ERISA regulations, including any liabilities.

#### Easy enrollment and administration.

- ✓ Custom eligibility
- ✓ Limit tracking & remittance
- ✓ Fiduciary support
- Plan notice distribution
- Flexible plan types
- ✓ Matching & vesting options
- ✓ Rollovers & withdrawals
- ✓ Tax deductible contributions
- ✓ One-time setup fee of \$1,500
- X No annual audit fee
- X No Form 5500 filing or fees
- **X** No compliance testing fees

Once your 401(k) plan is set up, employees may enroll in multiple ways: online, mobile app, Transamerica website or phone. Enrollment information is sent directly to the employee upon eligibility by Transamerica on your behalf. Payroll deferrals and contribution remittances, discrimination testing and more are processed by our Certified Payroll Professionals, so you can focus less on paperwork, and more on running your business.



808-394-4175 | proservice.com/voluntary-benefits