

Do you want a retirement plan that can help reduce your administrative work and mitigate testing failures while benefiting your most valued employees?

Did you know Quality Payroll & Benefits maintains a 401(k) multiple employer plan with Transamerica Retirement Solutions? Transamerica services more than \$100 billion in plan assets for over 21,000 plans, including more than 280 multiple employer plans (MEP) with over 8,500 adopting employers.¹

By adopting our retirement plan, you and your employees will have access to many new and enhanced retirement plan features, such as:

- **Plan Design Flexibility:** A custom retirement plan can be developed to fit your employee demographics and unique business needs.
- **Robust Selection of Investment Choices:** The fund line-up includes investments and target-date solutions from prominent management companies such as American Funds, Fidelity, and Vanguard to name a few.²
- **Reduced Retirement Plan Administration:** Quality Payroll & Benefits and Transamerica can support a significant amount of the retirement plan administration.
- **Reduced Costs:** Your business can potentially realize reduced expenses for retirement plan audits, plan testing, annual reporting, document preparation, and participant statement costs.
- **Online Account Management:** Employees can manage their accounts, perform transactions, view account balances, change deferral percentages, check fund performance, and more—all online.
- **Participant Education Support:** You will also have access to a wide array of award-winning³ tools and resources to enroll and educate your employees and participants.

Quality Payroll & Benefits is dedicated to meeting the ever-changing needs of our clients and aims to offer you access to the most competitive programs, products, and services available in the marketplace today. We encourage you to adopt our 401(k) multiple employer plan.

For more information, please feel free to call or email Dave Comer at (801) 568-1501 or info@qualitypayroll.net.

Transamerica Retirement Solutions is not affiliated with Quality Payroll & Benefits.

¹As of December 31, 2012.

²Target date funds are subject to the same risks as the underlying assets in which they invest. Each fund's asset allocation becomes more conservative over time: the percentage of assets allocated to stocks will decrease, while the percentage allocated to bonds will increase, as you approach the target date. The higher the fund's allocation is to stocks, the greater the risk. The target year represents approximately when the fund's managers assume the typical investor plans to start withdrawing their money. The fund's principal value is never guaranteed, including at and after the target. You can lose money by investing in a target date fund, including near and following retirement. There is no guarantee that the fund will provide adequate retirement income.

³Transamerica Retirement Solutions' communication materials have received awards from various organizations, including the Awards for Publications Excellence ("APEX") in 2012; Communicator Awards 2012; DALBAR, Inc. in 2012; Hermes Creative Award in 2012; Mutual Fund Education Alliance ("MFEA") STAR Awards in 2012; Plan Sponsor Council of America ("PSCA") in 2012; Videographer Awards in 2012; and W3 Awards in 2012. For more information please refer to the website TA-Retirement.com.

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