



Payentry®

## RETIREMENT SERVICES

### Retirement Plan Options

Payentry provides three retirement plan options tailored to meet your organization's needs. Our plans feature institutional pricing and investment advisory services, helping to ease your fiduciary responsibilities as an employer. Whether you're introducing a new retirement plan or enhancing an existing one, we're here to help you do **more**.



#### Traditional 401(k) Plan

Enables employees to contribute while offering employers the flexibility to provide a match or no match at all.



#### Safe Harbor 401(k) Plan

This plan requires an employer match but eliminates certain testing requirements, enabling employees to contribute freely up to IRS maximums.



#### Simple IRA

Employers can provide this plan to their employees with low administrative costs and no need for annual tax filings, making retirement savings a valuable benefit for their team.

### The Payentry Advantage



#### Low Employer Cost

Our plans typically offer pricing that is 10-20% lower than our competitors, making it affordable to offer retirement as a benefit.



#### Automatic Payroll Deduction

Reduce duplicate data entry, keying errors, and compliance issues.



#### Employees Save More for Retirement

All funds are offered at institutional pricing without commissions.

### SECURE ACT 2.0



Contact us today and learn more about the Secure Act 2.0 and the tax credits available to offset costs of sponsoring a retirement plan.

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