



PaySourceUSA
Financial Services

Help Your Employees Plan for Their Future While You Plan for Yours

Planning for the future while protecting your ability to earn a living and invest in the future should be the focus of any business owner. That is why PaySourceUSA has developed a suite of financial services and insurance products specifically designed to help the small business owner to mitigate risk; protect business assets and plan for retirement.

PaySourceUSA Non Qualified Deferred Compensation Plan

Now, you can invest up to \$125,000 of your income in the PaySourceUSA Non Qualified Deferred Compensation Plan.

- Exclusive PaySourceUSA offering. Must be a PaySourceUSA "PEO" client.
- Zero setup cost. Nominal annual fees.
- Designed for executives, business owners and key employees
- Retirement income is accumulated without current taxation
- Sub S and LLC owners can participate (utilizing the PaySourceUSA PEO service model)
- No discrimination testing, like a 401(k)
- Consensus among owners is not required. Each executive/business owner can set different limits.
- No minimum participation within a company
- Does not impact 401(k) or other retirement plans

How it works

The employer (PaySourceUSA) uses the executive's deferred compensation to purchase life insurance on the executive's life. In accordance with the agreement, the employer retains all ownership rights in the policy and names itself the beneficiary. The policy (usually) creates a tax-deferred accumulation of cash value for the executive. At retirement, or separation of service the executive begins receiving the agreed upon deferred compensation from PaySourceUSA, which the employer may fund from the cash value accumulated within the life insurance policy. In the event of the executive's death, PaySourceUSA can use the death benefit to pay the executive's heirs either annual income or a lump sum settlement.

PaySourceUSA/ Lincoln Financial 401(k) Dream Plan

Providing your employees with a credible 401(k) plan is an important piece of most businesses employee benefit package.

- Flexible 5-Star fund options with free online management
 - Automatic Updates – PaySourceUSA can administer 401(k), 403(b) and other deferred compensation plans. Because PaySourceUSA's system updates as legislation changes, your HR department is relieved of the burden of manually updating tax regulations and contribution limits.
 - Requires minimal paperwork
 - Little or no upfront costs
 - Easily transfer existing 401(k) plans into the PaySourceUSA Dream Plan.
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Planning for retirement is one piece of the puzzle. Protecting your business assets and your income are also major components of making sure that you are able to retire at all.

PaySourceUSA Executive Disability Plans

What happens if a key executive or owner of a business gets injured and otherwise becomes unable to perform his or her function at work? Will the business survive? Will the bills be paid? How will this executive continue to pay into a retirement fund?

The answer is that all too often, when a key employee or a business owner is disabled, the business fails and with it all of the dreams of retirement.

PaySourceUSA has developed an Executive Disability Insurance Program to help protect you and your business. The suite is made up of the **Executive Disability Plan** (insures earnings); **DI Retirement Savings Plan** (insures retirement savings) and the **DI Overhead Expense** plan (pays for business fixed expenses). All of these plans are issued by Principal Life, an A+ rated insurance company. These plans offer benefits beyond group disability plans.

A recent Harvard study of the 1,771 people in bankruptcy court, over half were driven there by illness and/or medical expenses. This included people with insurance.

Miami Journal, Feb 12, 2005

- Exclusive PaySourceUSA offering. Must be a PaySourceUSA "PEO" client.
- **Guaranteed Issue, Non-Cancellable** Individual Disability Plans for executives with annual income of \$55,000 or more.
- Premiums are discounted by 25% or more depending on product and gender. Premiums are level and guaranteed not to change, to age 65.
- Coverage is issued without physicals, blood tests, or detailed medical history
- Insure up to 100% of your income against catastrophic disabilities
- Benefits are not reduced by workers' compensation or Social Security
- Definition of total disability is "Own Occupation to Age 65"

In addition to the programs discussed above, PaySourceUSA offers comprehensive workers' compensation & risk management program; -compliance assurance and sourcing of various insurance products to protect you and your business. Please call your local PaySourceUSA representative for details regarding this and other insurance plans.

PaySourceUSA is a nationally recognized leader in the Professional Employer Organization services industry.

- ✓ HR Outsourcing and Administration including payroll, tax reporting and compliance
- ✓ Risk Mitigation and Management
- ✓ Group Benefits including major medical, vision and dental
 - Group Long-Term and Short-Term disability
 - Life Insurance
 - Final Expense (Funeral) Plan
- ✓ 125 Flex Plan
- ✓ Staffing Services
- ✓ LifeHub EAP
- ✓ Background and Drug Testing

All offered under one roof with one point of contact...



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