

## **Reduce Your Employer Responsibilities To Internally Administer Your 401(k) Plan**

*The MandMarblestone Group llc* has been a premier provider of legal, consulting, actuarial and third party administration services for qualified retirement plans for more than 35 years.

In recent years, more than ever before, we have seen many MMG clients faced with internal challenges that cost time and money.

### **Do you deal with any of these challenges?**

- Compiling accurate and timely year-end employee census data
- Wasted staff time to remit 401(k) deferrals for investment
- Increasing payroll processing expense
- Group benefits cross-selling pressure from payroll provider

### **We Have a Solution!**

MMG is pleased to announce its affiliation with Innovative Payroll Services, LLC\*, a state-of-the-art local payroll processing company responsive to all of the above problems. Here's what IPS can do for you.

#### **MMG Client Challenge**

- **Provide timely and accurate electronic employee census data to MMG**
- **Additional time spent to remit 401(k) salary deferrals in a timely manner**
- **Unable to reduce payroll processing costs**
- **Cross-selling pressure of group benefits from payroll provider**

#### **IPS Solutions**

- **IPS automatically provides accurate, electronic employee census data**
- **IPS automatically remits employee salary deferrals when payroll is processed**
- **IPS is less expensive than national payroll providers**
- **IPS does not cross-sell, employers remain with trusted group benefits advisor**

Reduce valuable time and resources spent providing IRS-required 401(k) employee census data to MMG.

Automate and ensure timely 401(k) deferral remittance to satisfy Department of Labor fiduciary requirements, and minimize your liability exposure.

If you have friends or colleagues who want to learn more about our *OCCP*<sup>®</sup> plan designs and how they can reward their best employees and reduce their income taxes, we welcome them to call the MandMarblestone Group at 215-222-5000.

## Next Step to Explore This Opportunity

Click on [www.ipspayroll.net](http://www.ipspayroll.net) and request a quote. With no need to provide year-to-date payroll data, January is the perfect time to make a payroll provider change that will benefit your business.

When requesting an IPS proposal, be sure to include the following in the comments section: “**MMG Client**” We have arranged for you to receive a fee discount.

## Share This With Your Friends

We welcome you to forward copies of this timely advice to your friends and colleagues who deal with the same problems.



\*Bob Mand and Ken Marblestone, principals in MMG, are minority members of Innovative Payroll Services, LLC.

*OCPP*<sup>®</sup> is a registered service mark of The MandMarblestone Group llc, a Philadelphia, PA legal/consulting/third party administration firm that obtained IRS approval of the *OCPP*<sup>®</sup> plan design for its retirement plan clients.

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