

# Payroll Providers

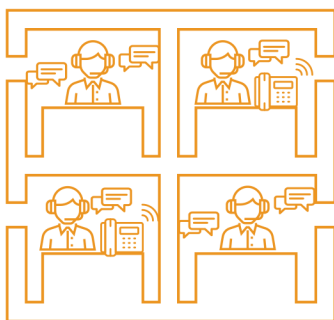
VS.

# Concierge Retirement Services



## Call Centers

When you call the payroll provider you do not get a dedicated representative.



## "Time Savings?"

The myth is that bundled plans (all services under one umbrella) with payroll providers have the ability to save companies a lot of administrative time through automation.



## Generalist

Payroll providers specialize in payroll services then branched out (HR, group health, retirement plans). **Is it possible to be proficient in all these areas?**



## Personalized Service

With Concierge Retirement Services, your **dedicated representative** will always be available to answer any questions you may have.



## Fully Integrated Service

At Concierge Retirement Services, we work with record keeping platforms that now fully integrate with payroll providers. We are able to provide the same automated services and time savings as fully bundled payroll providers.



## Specialist

Retirement plan laws are complicated. At Concierge Retirement Services, we live and breathe retirement compliance and consulting.



If you would like a personalized comparison of your plan, **get in touch with David Gensler**, President of Concierge Retirement Services.

(914) 251-0099 ex 202

[ConciergeRetirementServices.com](https://www.conciergeretirementservices.com)

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## Who's Really Important?

The major cost of a retirement plan is not the cost of administration, rather the misallocation of retirement plan contributions.

The majority of the contributions should be going to you (the business owner) not your staff!



## Fiduciary Abandonment

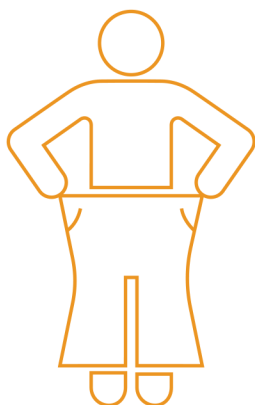
Who will be your partner in providing fiduciary protection in plan administration?

**Not your payroll provider!** They do not act as a fiduciary under the plan so if something goes wrong, **YOU** take on the liability.



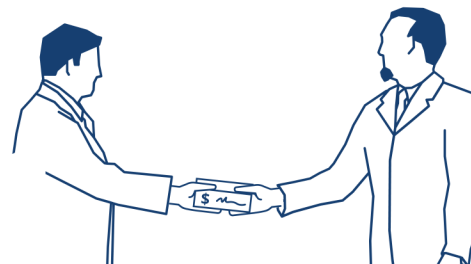
## One-Size Does Not Fit All

Payroll companies provide a one size fits all retirement plan. Their goal is to make your retirement plan easier for *them* to administer.



## You Are!

At Concierge Retirement Services, we never forget why you started the plan in the first place. It is to maximize the dollars for you while minimizing the cost for others.



## Fiduciary Protection

At Concierge Retirement Services, our 3(16) service allows us to actually perform certain functions and take on the fiduciary responsibility.

**We don't just perform the service and hold our hands up** when something goes wrong. Unlike payroll providers, **we stand by our work and process.**



## Custom Plan Design

At Concierge Retirement Services, we get to know our clients and create a specialized retirement plan that works for their needs. It is not a one-size fits all approach.



**90%**

Of our clients that made the switch saw a significant decrease in the income taxes that they paid.

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