

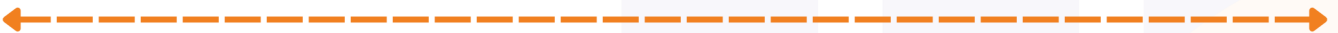
SIGN-UP FOR THE RI HOSPITALITY ASSOCIATION GROUP 401(K) PLAN

Did You Know?



More than 80% of **employees want benefits** and perks more than a pay raise.

65% could be enticed to **leave their current job** for one that offers a 401(k) or other retirement plan.



But—retirement plans are complicated, intimidating, and expensive to administer on your own.

We hear you and we are here to help.

Let us handle the heavy lifting, while you:

1

Reduce
Your
Workload

2

Lower
Your
Expenses

3

Attract &
Retain
Talent

HOW DOES THE RI HOSPITALITY ASSOCIATION GROUP 401(K) PLAN WORK?

Napier Financial will provide a representative to walk you through the entire process and there are **no hard dollar costs** for RIHA members.

Your Responsibilities:

1. **Select a customized plan design** to meet the needs of your business and employees.
2. **Submit a 401(k) file** each pay period.
3. **Deposit contributions** on a timely basis.
4. **Provide annual census and payroll data** for testing and auditing.

We are thrilled to launch this program exclusively for hospitality employees, and hope you will consider serving as a co-adopter of the RIHA Retirement Plan!

For more information, please reach out:
→ **Adam Dani, Napier Financial**

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