

It's Easy to Connect with BENCOR!



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**Redefining Retirement Benefits:
Real Savings for Both Employers and Employees**





The Benefits of BENCOR's Special Pay Plan

FOR YOUR FULL-TIME EMPLOYEES

You gain an immediate and permanent payroll tax savings of 7.65% on eligible plan contributions... and so does each employee!

Special Pay Plans provide full-time employees with a retirement plan into which accumulated sick, vacation and other leave or incentive pay is contributed. Contributions to these plans permanently avoid Social Security and Medicare taxes for both employees and employers.

Benefits for Eligible Employees:

- Income tax is deferred until they withdraw funds
- 100% vested in plan contributions
- May self-direct plan investments to meet their individual objectives, selecting from a range of stable value funds & mutual funds
- Retired employees may take a full or partial distribution, or roll over funds into an IRA or another employer sponsored plan
- Funds can be rolled into their account from other qualified retirement plans

Your annual part-time employee payroll \$
X 6.2%

\$ Your Annual Budget Savings



Greater Flexibility with the FICA Alternative Plan

FOR YOUR PART-TIME EMPLOYEES

As an alternative to Social Security, the FICA Alternative Plan provides an individual investment plan for part-time, temporary and seasonal employees. Through this plan, BENCOR helps **employers avoid Social Security taxes** that would ordinarily take a sizable bite out of their budget.

How Part-Time Employees Benefit

- 7.5% of employee wages are contributed on a pre-tax basis
- A personal retirement account they may not otherwise have
- Investments may be self-directed to meet their individual investment objectives
- Greater control over retirement funds upon termination, death, disability or normal retirement age
- Increased earning growth due to deferred income tax payments on contributions & plan earnings



Why Partner with BENCOR?

BENCOR stands as the leading designer and provider of Special Pay Plans and FICA Alternative Plans. We have been partnering with employers for more than **20 years**, specializing in qualified and non-qualified plans. As your partner, we will provide a “service-first” approach.

Our goal is to develop a long-term relationship that results in mutually beneficial savings for you, the employer, as well as more effective retirement planning for your employees.

Who we partner with:



SCHOOL DISTRICTS



SHERIFF OFFICES



MUNICIPALITIES



FIREFIGHTER
ASSOCIATIONS



COLLEGES/
UNIVERSITIES



How BENCOR Benefits The Sunshine State

BENCOR Representatives provide **personalized, face-to-face service from convenient offices located throughout the state of Florida, servicing over 360,000 Florida participants**. Our local presence allows us to be readily accessible to support your specific needs, as well as those of your employees.

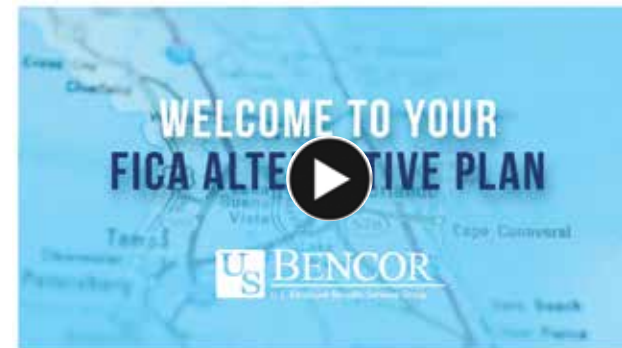
BENCOR Representatives are fully versed in the Florida Retirement System, the DROP Program, and all aspects of retirement in Florida. BENCOR welcomes the opportunity to assist your employees through the retirement process upon separation from service so they can enjoy the full benefits of the BENCOR Plan you have provided them.

For more information on BENCOR Plans, how BENCOR can benefit you and your employees, or any questions you may have, please contact us directly at 941-366-2779 or toll free 800-264-6889 or info@bencor.com.



Learn More About BENCOR's Plans

With BENCOR's video resources, understanding the benefits of the Special Pay Plan and FICA Alternative Plan has never been easier.



Watch now at: bencorplans.com/resources.php