





America is in the midst of a retirement crisis.

Recent reports have suggested that employer-based retirement plans are the most effective in improving retirement savings. If this is the case, why doesn't every company offer one? And even if one is offered what is stopping employees from enrolling? Most importantly, what can we do to remedy the situation and get America back to saving?



63%

High Cost

63% of small business owners perceive cost as the biggest barrier to offering a retirement plan



66%

Lack of Savings

Nearly two-thirds (66%) of those ages 18 to 29 reported that they have no retirement savings or pension (including Social Security).



66%

Low Options

Small businesses account for approximately two-thirds of workers that lack access to a retirement plan.



Low Savings

The median retirement account balance for a typical household is only \$2,500



40

Lack of Access

Rouhgly 40 million American workers do not have access to a retirement plan at work.





Employer Barriers

Traditionally, employers shy away from providing a retirement plan due to:



High Cost

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Fiduciary and Trustee Liability

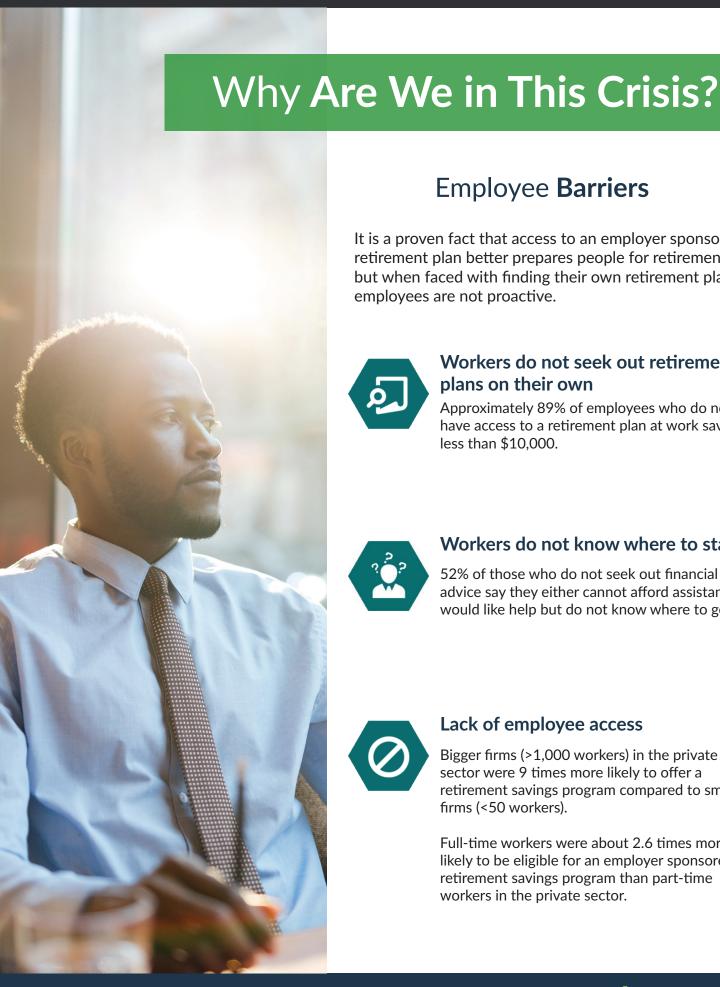
Under typical employer sponsored retirement plans the employer is the fiduciary and is personally liable for the plan. This includes but is not limited to the proper management, administration and investment of plan assets, the maintenance of proper records and the avoidance of conflicts of interest.



Plan Administration Requirements and Paperwork

Throughout the life of a typical employer sponsored retirement plan employers will have to go through constant testing, 5500 form filing, and reporting. This administration burden causes strain on an employer's time and resources- something most small businesses cannot afford.





Employee Barriers

It is a proven fact that access to an employer sponsored retirement plan better prepares people for retirement, but when faced with finding their own retirement plan, employees are not proactive.



Workers do not seek out retirement plans on their own

Approximately 89% of employees who do not have access to a retirement plan at work save less than \$10,000.



Workers do not know where to start

52% of those who do not seek out financial advice say they either cannot afford assistance or would like help but do not know where to get it.



Lack of employee access

Bigger firms (>1,000 workers) in the private sector were 9 times more likely to offer a retirement savings program compared to smaller firms (<50 workers).

Full-time workers were about 2.6 times more likely to be eligible for an employer sponsored retirement savings program than part-time workers in the private sector.



Expanding Retirement Solutions for Businesses of All Sizes



By leveraging the power of payroll deductions and solving the challenges employers have faced in offering their workers a retirement program, EZ IRA is the answer to the roughly 40 million American workers without access to an employer sponsored savings plan.

- Eliminated the high cost
- Eliminated Employer Fiduciary and Trustee liability
- Eliminated administration responsibilities
- Eliminated participant apathy
- Eliminated all paperwork and filing requirements









15X



Workers are 15 times more likely to save if they have access to a retirement savings plan through their employer



Low Cost

One Annual Flat Fee



Simple Sign Up

Simple 5 minute sign up



Financial Advisor

Financial Advisors and EZ IRA support your employees with the financial knowledge they need



Easy Administration

EZ IRA practically runs itself for the employers and employees



Part Time or 1099

Part-time and 1099 workers are eligible to save with EZ IRA

For more information about **EZ IRA** program please click here

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