

The Contractors Plan Broker Kit Catalog



Ready-to-Go Items

Customizable Items

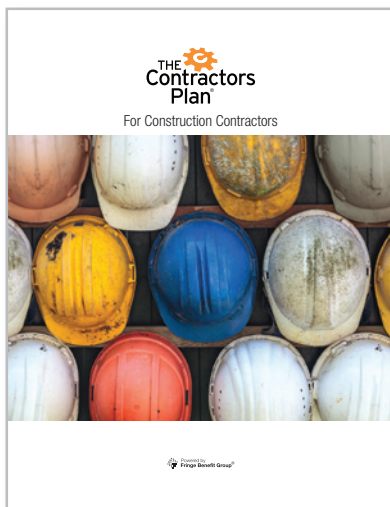
Email Campaigns

Trade Show Graphics

updated July 19, 2013 3:18 PM

Ready-to-Go Items:

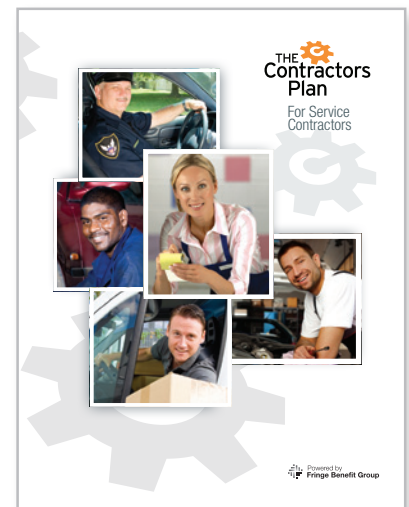
1. Retirement Plan Solution paper brochure



2. Group Benefits Brochure paper



3. Service Contract Act Brochure paper



4. Pocket folder



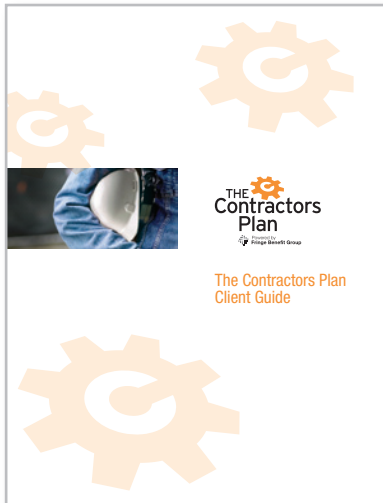
5. Nuts & Bolts client e-newsletters



6. Marketing articles



7. Client Administrator Guide



Customizable Items:

Please include contact information and logo (where applicable) with request.

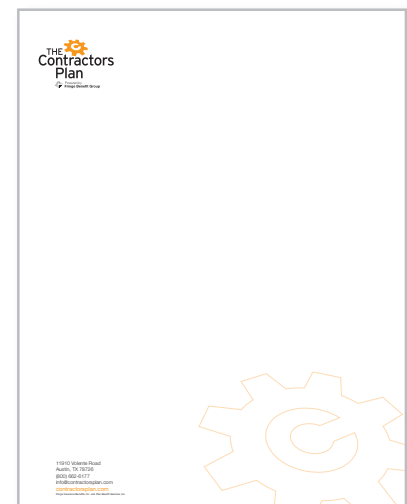
8. Broker business cards



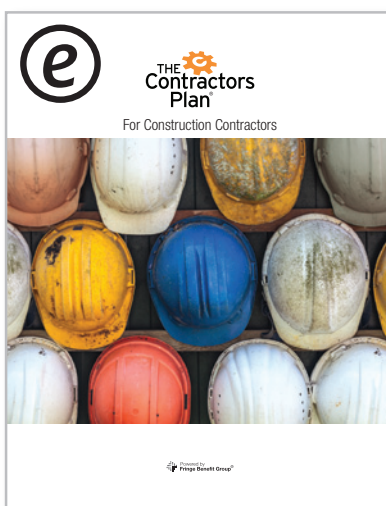
9. Envelopes



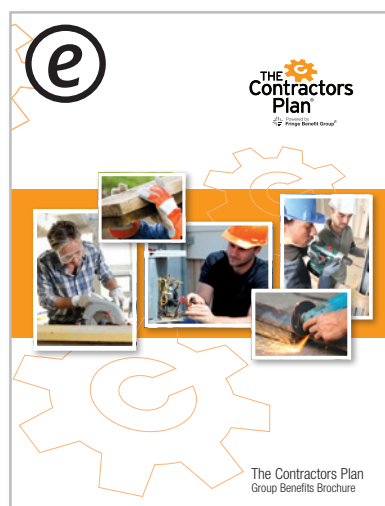
10. Letterhead



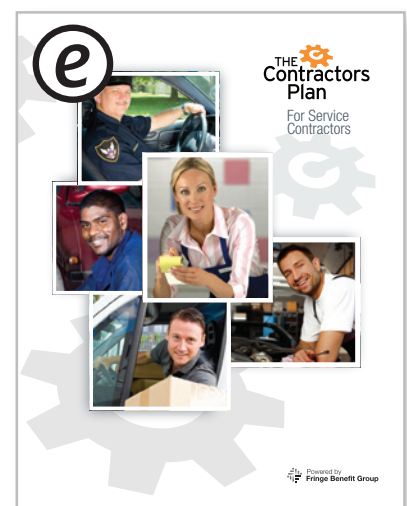
11. Retirement Plan Solution *electronic*



12. Group Benefits Brochure *electronic*



13. Service Contract Act Brochure *electronic*



14. 1-page sell sheet

Open Shop Contractors:
Do you want to save on payroll burden, submit more competitive bids, and win more jobs?

The Contractors Plan[®] powered by Fringe Benefit Group[®] is the answer.

If your company works on government contracts – or would like to – let us show you the difference allocating the fringe benefit portion of the prevailing wage to bona fide benefit plans can make:

- Realize immediate savings on payroll burden and expenses
- Submit more competitive bids
- Increase profits
- Enjoy seamless administration of benefits programs
- Maintain contributions to owner and key employee retirement accounts

Why choose The Contractors Plan?

Experience Fringe Benefit Group pioneered the offering of prevailing wage benefit plans, and we specialize in working with government contractors. Your plans will be set up and implemented in compliance with state and federal regulations including the Affordable Care Act – all with the time required of you and your administrative staff.

Flexibility We understand high employee turnover, seasonality of work, and other challenges faced by subcontractors. We can easily discontinue contributions when your prevailing wage plan design, we can leverage prevailing wage contributions to employee retirement accounts to increase the amount key employees can defer into their own accounts. Most retirement plan providers don't understand these options.

Expertise Participation in company 401(k) plans is often limited for company owners and key employees. We can easily discontinue contributions when your prevailing wage plan design, we can leverage prevailing wage contributions to employee retirement accounts to increase the amount key employees can defer into their own accounts. Most retirement plan providers don't understand these options.

Cost Savings The Contractors Plan[®] is a cost-effective way to provide health and welfare benefits to your employees. It allows you to allocate the fringe benefit portion of the prevailing wage to bona fide benefit plans, which can reduce your overall labor costs. For example, if your prevailing wage is \$18.00 per hour, you can allocate \$3.50 of that to a health and welfare plan, leaving you with \$14.50 per hour in cash wages. This can result in significant savings on payroll taxes and other costs associated with providing benefits.

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15. 2 -page sell sheet

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16. ABC 2-page sell sheet

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17. ASA 2-page sell sheet

Subcontractors:
Want to save money and improve your chances of working on prevailing wage jobs?

The Contractors Plan[®] powered by Fringe Benefit Group[®] has the answers.

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18. SCA 2-page sell sheet

Service Contractors:
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19. SCA payroll illustration sheet

SAVE THOUSANDS in labor costs!

Fringes Paid in Cash vs. The Contractors Plan Example of Labor Cost Savings

Hourly Base Wage \$18.00 + Fringe Benefit \$3.50 = \$21.50

	Fringe Paid in Cash	Fringe Paid in Benefits
Cash Wages	\$21.50 per hour paid	\$18.00 per hour paid
Fringe Paid as H&W Benefit	\$0.00	\$3.50 per hour paid
Payroll Burden (average 17.0% incl. inc. etc.)	\$3.67 per hour paid	\$3.67 per hour paid
Total Bid Cost Per Hour	\$25.17	\$21.67
Savings Per Hour Per Employee	\$0.00	\$3.50
Annual Savings Per Employee (2080 hours paid each)	\$0.00	\$7,280

Long-term Savings:
Over a 5 year contract with 50 employees = **\$37,250**
Over a 5 year contract with 250 employees = **\$1,862,500**

Start saving today!
Eric LaRue
National Insurance Specialists
Call: 800.328.1519
Fax: 781.874.8119
www.thecontractorsplan.com

20. Group benefits fact sheet

Open Shop Contractors:
Concerned about compliance, healthcare reform, and administrative burdens?

The Contractors Plan[®] powered by Fringe Benefit Group[®] is the answer.

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21. Retirement plan construction elements 4-pager

Retirement Plan Construction
How is your plan built?

As a plan sponsor of a qualified retirement plan, there are seven critical elements for you to consider when building your fiduciary duty to periodically review your company's retirement plan. Any one of these elements has a significant impact on the effectiveness of the plan; as such, you should expect your current retirement plan provider to be able to produce a thorough analysis of your plan and how it fits with your company's needs.

At Fringe Benefit Group[®] – the leader in providing retirement plan solutions to prevailing wage contractors – we think these seven critical elements are in fact differentiators:

1. Retirement Plan Design
2. Fiduciary Roles & Responsibilities
3. Plan Investments
4. Optimizing Retirement Plan Contributions
5. Compliance
6. Reasonableness of Plan Fees
7. Total Benefits Approach

How does your current plan and plan provider compare?

22. 3 key reasons sheet

Are you working with Prevailing Wage Contractors?

If you work with contractors, it is very likely that some of them have an important need that is not being addressed. That is because so few brokers know what questions to ask to determine if a contractor could save money by using The Contractors Plan.

3 Key Questions

1. Are you a non-union (aka open shop) contractor?
2. Do you bid or perform prevailing wage work?
3. If yes to above questions, do you pay any of the fringe benefits on the workers' paychecks?

The reason has been historical and commercial contractor spending time. Spending on government funded projects has increased, causing highly competitive bid activity among construction contractors. Publicly funded construction usually requires that contractors pay their workers a "prevailing wage" established by the applicable government agency (federal or state). This prevailing wage is often higher than a non-union contractor would pay workers on privately funded work.

The prevailing wage is generally divided into two parts: the "base" wage and the "fringe" benefits. In many instances, a non-union contractor will pay some or all of the fringe benefits as additional wages because it is easy. The problem is that all wages are subject to payroll taxes (FICA, FUTA, SUTA, etc.) and Federal Unemployment Insurance (FUTA). It is difficult to be competitive on prevailing wage work if contractors pay the fringes as additional wages.

If the answer to all three questions is **Yes**, the contractor could **reduce labor costs and increase competitiveness** on prevailing wage jobs.

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23. Compliance sell sheet

Compliance



**The Contractors
Plan**
A FIDELITY+MORTGAGE COMPANY

Enforcement of existing regulations concerning

Agency efforts to enforce compliance with state and federal regulations are becoming increasingly more aggressive. In fact, **it's almost a certainty that any contractor working on a publicly-funded benefit will be audited**, in an audit or inquiry situation. To be on top of this, you need to ask yourself:

- **Do you receive notices of an IRS or DC audit, what would you do?**
- **Do you currently have a prevailing wage benefit allocation, are you confident you could produce requested documentation showing appropriate fringe benefit allocations in a timely manner?**
- **Do you have doubts as to whether you're correctly accounting for benefits now offered in your prevailing wage benefit plan?**
- **Is your audit trail "airtight"?**
- **Are you confident your subcontractors are in compliance with state and federal regulations?**
- **Can you afford being deterred from further labor or state work?**

Fringe Benefit Group is your comr

When you partner with Fringe Benefit Group, our experienced, qualified team provides support during IRS and Department of Labor audits and inquiries at [no additional cost](#).

- If you receive an inquiry or notice of an audit, simply contact us. We'll partner with you to design your response. We can quickly and easily verify needed data and provide requested reports and documentation.
- We'll work closely with contractors and prevailing wage plans for over 30 years. We've assisted many clients during audits and inquiries.
- Our compliance efforts meet regularly with the DOL. We also have a representative in Washington, DC who can speak to auditors on your behalf.
- Should the situation escalate beyond our scope, we can refer you to a trusted consultant with expertise in prevailing wage issues.

With an experienced partner like Fringe Benefit Group, audit questions can be resolved with little interruption to your work and your employees are doing



Robert P. Schneider, SPHR
President/CEO

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Melville, NY 11761
schneider@fbg.com
Tel: 631-464-0661
GA License # 00033304

24. General contractors sell sheet

General Contractors:

**Concerned About Subcontractor
Prevailing Wage Compliance?**

You Should Be!

The Contractors Plan

powered by Fringe Benefit Group can help!

Are you confident that your subs – all of them – are in compliance with state and federal laws as they apply to prevailing wage projects?

- **Reduce and better manage your risk when it comes to compliance issues**


As prime contractors, you are responsible for making sure your subcontractors – and their subcontractors – understand and comply with their obligations under the Davis-Bacon and Related Acts when working on covered jobs. When your subs partner with The Contractors Plan, everyone gets the advantage of years of expertise regarding basic wage benefit plans. This helps you feel confident that your subs at all times are complying with state and federal requirements that regulate wages regarding their basic wage benefit plans.

- **Sharpen your company to understand risk?**

What happens when your subs save on payroll burden.

The number of companies bidding on government contracts has increased dramatically in the past three years, so it's crucial to share every possible dollar from your bids. As the GC, you save on payroll burden when you use The Contractors Plan. When your subs use it, they save as well. The cumulative savings on payroll burden can make the difference between winning a bid and coming in second.

**Increase savings and shift the some of the burden of compliance.
Refer your subcontractors to The Contractors Plan today!**



**You subcontractors
will enjoy these
advantages by
working with
The Contractors Plan:**

- Administer all your benefits in one place entirely online
- Reduced payroll burden
- Increased ability to keep employees to save for retirement
- Reduced tax burden for the company as a whole
- Compliance and audit assistance at no additional cost
- Recordkeeping and administration of benefits
- Hourly workers receive quality benefits and insurance protection

25. Broker team sell sheet

☎ We're here to help with:

- Benefit plan questions and recommendations
- Retirement and health plan proposals and illustrations
- Plan testing reviews
- Health plan questions, including individual and group-term life insurance
- Making changes and/or amending a client's plan
- Marketing materials and customizations
- Training for senior consultants
- Client support and assistance and partner support (e.g., 401(k), 403(b), 457(b))
- Up-to-the-minute "what-if" analysis and data that can be used to communicate complex insurance products
- Training for using the broker website (www.thecontractorsplan.com)
- Demonstrations for prospects and clients (Live Demonstrations and technology available from the Contractors Plan)
- Investment solutions and tools, such as Individual Retirement Accounts, and Retirement Accounts
- Planning for estate and business succession
- Selling opportunities and contracts
- Commission and payment information

The Contractors Plan powered by Fringe Benefit Group

has been developed exclusively for you!

Your Dedicated Broker Team

We regularly send you bonus offers and make it easier for you to get the information you need quickly and efficiently. We are segmented into these specific groups:

- **Sales and Plan Design**
- **Retirement Products**
- **Major Medical and Ancillary Products**

Your Regional Trust Provider (RTP) is your primary resource for questions or assistance with administering and servicing.

Your Dedicated Broker Line: 800-517-5080

Call us to find the members and products you need and sales, marketing, retirement and product support. We have a number of medical and ancillary products. You'll be amazed what you need and available. And you will be amazed at our technology. This team works to get you the information you need "on time" and the most available person. If you are available immediately, you can get a personal and expert call or be reached when we're busy by day.

Your Broker Website:

www.thecontractorsplan.com/producers

We will contact each of you to make sure it works and answer questions for you to find the time, date, place, and other information you need. We will find just what you require related to The Contractors Plan® with all the details.

We're Here for You

All of us at Fringe Benefit Group are dedicated 24/7 to the needs of WBA National and 100 year and will make every opportunity to help you and your clients. We are proud to be a part of your success. Please, email, call, or visit our website. We know that on how we can be an extra help to you in making what you please to be. We look forward to welcoming you into our "Solutions" Center and helping you continue to grow.

DON'T FORGET: Your client's employers should continue to pay the cost of the plan. 800-466-4572 800-4572 24/7 day-to-day questions.

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26. Davis-Bacon HRA sell sheet

The Contractors Plan HRA

Optimize Prevailing Wage Contributions for Your Company and Your Employees






What is a Health Reimbursement Account (HRA)?

The Contractors Plan HRA is a tax-qualified health plan for your employees. Your employees can pay for uninsured medical expenses from their HRA account. The HRA may be used for deductibles, co-pay or other out of pocket expenses for employees, their spouse or dependent.


How can an HRA Benefit Employees?

- Facing rising health insurance costs, employers can use the HRA to offset higher deductibles for employees but keeps more control of the overall company cost, now and in the future.
- Fringe offers contributed to an HRA do not affect FICA, FUTA, SUTA or Workers Compensation.
- Funds used to pay claims for qualifying medical expenses are tax-deductible to the employer but are tax-free to the employees (including FICA).
- The Contractors Plan allows contractors to set a fixed contribution amount per employee, or vary amounts depending upon the employee's labor classification or different contracts.
- The employer may also offer the HRA as an option in a Total Fringe plan. Total Fringe allows contractors to present their employees with a full menu of benefits which lets them customize to best fit their needs. Regardless of the number of or types of benefits offered, employees opt-out or we can set a single check each month.

Your Fringe requirement:

-  Medical
-  Dental
-  Vision
-  Life Insurance
-  HRA

\$3.50


Single-check solution

The Contractors Plan • The Prevailing Wage Experts • Davis-Bacon Act and Service Contract Act • Federal, State and Municipal

27. SCA HRA sell sheet

The Contractors Plan HRA

Optimize Prevailing Wage Contributions for Your Company and Your Employees

What is a Health Reimbursement Account (HRA)?

The Contractors Plan HRA is a tax-qualified health plan for your employees. Your employees can use it for unreimbursed medical expenses from their HRA account. The HRA may be used for deductibles, co-pays or other out-of-pocket expenses for employees, their spouse or dependents.

How does an HRA Benefit Employees?

- Facing rising health insurance costs, employers can use the HRA to offset higher deductibles for employees but keep more control of the overall company cost, now and in the future.
- Funds deduct contributions to an HRA and do not subject to ACA, FUTA, SUTA or Workers Compensation.
- Employees will use claims for qualifying medical expenses are tax-deductible to the employer but are tax-free to the employees (including FICA).
- The Contractors Plan allows contractors to set a fixed contribution amount per employee, or vary amounts depending upon the employee's labor classification or different contracts.
- Contractors may also offer the HRA as an option in a Total Fringe Plan. Total Fringe allows contractors to protect their employees with a full range of benefits which they can customize to suit their needs. Regardless of the number or types of benefits offered, employers update one line and in a single check each month.

Your Fringe requirement:

\$9.50

Total Fringe
Single-check solution

The Contractors Plan • The Prevailing Wage Experts • Davis-Bacon Act and Service Contract Act • Federal, State and Municipal

28. David-Bacon fiduciary sell sheet

[illegible]

29. SCA fiduciary sell sheet

Eliminate Risk & Liability

THE Contractors Plan
A TRULAND SERVICE

Risk management is an issue contractors deal with every day making sure the workplace is as safe as possible, getting the best bid, dealing with workers compensation and managing personnel.

There's one area of exposure you have that you may or may not even know about.

As plan sponsor for your company's retirement plan, you're probably familiar with the plan documents and the fiduciary responsibility for the investments. This means you are ultimately responsible for prudent management of the plan under ERISA, including its investment policy, and selecting and monitoring the investment advisors to the plan.

The Contractors Plan has a third-party discretionary trustee and is structured so your risk is eliminated in this area.


Traditional Roles and Spectrum of Risk

Fiduciary Function	Typical Plan	The Contractors Plan Solution
ERISA section 402(a)		
Determine Investment Policy for Plan	You're Responsible	The independent trustee determines the investment policy for the plan. You are not responsible for determining the investment policy or for selecting the investments.
ERISA sections 401(c), 501(c) and 503(b)		
Select Investment Funds for the Plan	You're Responsible	AMPT's trustee selects and provides the investment funds for the plan. You are not responsible for selecting the investments or for monitoring their performance.
Regularly Monitor Investment Funds	You're Responsible	AMPT's trustee monitors the investments to determine whether the funds can meet the needs of the plan.
Change Funds	You're Responsible	AMPT's trustee regularly reviews the investments and makes recommendations to the trustee regarding changes to the investments.
Perform Periodic Financial Fairness Selection	You're Responsible	AMPT's trustee regularly reviews the investments and makes recommendations to the trustee regarding changes to the investments.
Participant Directed ERISA Section 404(c) and 504		
Participant Directed ERISA Section 404(c) and 504		
Investment Decision Making	Not a Best practice don't offer this option	Participants select investments from AMPT's trustee's investment menu. Participants are not responsible for selecting the investments or for monitoring their performance.

*The independent trustee is not a fiduciary under ERISA. The independent trustee is not responsible for the selection of investments or for monitoring their performance.

The Contractors Plan • The Prevailing Wage Experts • Davis-Bacon Act and Service Contract Act • Federal, State and Municipal

30. The Contractors Plan loan sell sheet



The Contractors Plan Loan Program

Introducing the breakthrough in retirement plan loan processing

What is different?

The Contractors Plan Loan Program is a complete loan solution that is a true innovation in defined contribution plan loan processing. The Contractors Plan's automated system is designed to ease the burden of loan processing for Plan Sponsors while providing a better loan service for Plan Participants.

How The Contractors Plan Loan Program works

Plan Participants apply for a Plan Loan like a line of credit and once approved, the requested amount moves to a debit value or money market account held within the plan. Funds in the Loan Line are available when needed and unused amounts are easily returned to the investments.

Simply Better For Everyone

With The Contractors Plan, both you and your employees are no longer bound by the challenges of processing plan loans that don't include loans.

THE CONTRACTORS PLAN LOANS	TRADITIONAL LOANS
Employee makes payments	Employee makes payments
The automated solution eliminates manual plan administration	Employee makes payments sufficient and continuous payment adjustments provide plan deductive process
Approved request results in loan line held within the plan	Each loan amount must be paid plan immediately
Participant borrow only what they need	Participant must immediately pay down the loan
Participant can make and when they need	Participant must immediately pay down the loan
Encourages automated disbursement with 24/7 online account and electronic payment	Loan payments directly held to payroll disbursement and monthly payment amount
Employees borrow distribution – employees control after separation from employer	Employees borrow distribution – employees repay loan balance in 30 or 60 days
Reduce amount borrowed and increases amount saved	Reduces both plan assets and employee savings

Want to learn more?

contractorsplan.com

1-800-228-1519 | contractorsplan.com

The Contractors Plan • The Pwelling Group LLC • Davis-Anderson and Service Contract Act • Federal, State and Municipal

31. Trustee-directed retirement plan sell sheet

Advantages of a Trustee-Directed Retirement Plan

Employers may think they're taking the right step for employees by giving them the discretion to choose how their retirement plan contributions are invested among various bond funds and other types of investments.

The truth is, participant-directed plans may actually do a disservice to both plan participants and employers. After all, an employer that trustee-directs its plan. When you offer a trustee-directed plan from The Contractors Plan, it's not your business to be appointed to decide how plan contributions are invested.

Let's start with the advantages of a trustee-directed plan **for the employer.**

- **Elimination of fiduciary liability with regard to choosing and monitoring plan investment options.** With a trustee-directed retirement plan, employees have the authority to choose investments as experienced, qualified professionals. The named fiduciary of the plan accepts responsibility for prudently selecting and monitoring allocation of the plan's investment options. This releases the employer of significant fiduciary liability.

Over the past few years several lawsuits have been brought against companies allowing funds to prudently choose and monitor investment plan investments. Assuming this responsibility is a significant task to undertake substantially reduces risk from this type of litigation.

- **Elimination of need to comply with certain ERISA regulations.** A trustee-directed plan eliminates the employer's responsibility to comply with ERISA rules regarding plan investments, including ERISA's complicated set of regulations regarding investment disclosure to avoid a fiduciary risk.
- **No additional cost when compared to a participant-directed plan.** Giving an employer a trustee-directed plan allows employees to afford risk control without incurring additional expense.
- **Peace of mind that comes from knowing participant actions are well managed.** When you choose a trustee-directed plan from The Contractors Plan, your plan's assumed investments are managed by competent, experienced professionals.

The Contractors Plan • The Powerful Group Experts • Data-Driven Act and Service Contract Act • Federal, State and Municipal

32. Broadband sell sheet

To vINGN Broadband Contractors:

vINGN Comprehensive Community Infrastructure Program developed in conjunction with the office of Governor John P. DeJongh, Jr.

The Contractors Plan
powered by Fringe Benefit Group is the answer.

If your company wants an government contractor - or would like to - let us show you the difference allocating the fringe benefit portion of the prevailing wage to have this benefit plan can make:

- Realize immediate savings on payroll burden and expenses.
- Improve your chances of working on prevailing wage jobs.
- Increase profits.
- Offer retirement, medical, dental, vision and life insurance plans.
- Stabilize health benefits between jobs or during layoffs.
- Enjoy seamless administration of benefits programs.
- Maximize contributions to owner and key employee retirement accounts.

Competition for public works jobs is high, and bids are being won or lost by increasingly smaller margins. Many prime contractors are actively seeking bids with no fringe benefits plan, knowing they can pass along the savings as payroll burden in the form of lower bids.

Get started today: broadband.contractorsplan.com
1-800-328-1519 | info@contractorsplan.com

Why Choose The Contractors Plan?

Experience: Fringe Benefit Group pioneered the offering of prevailing wage benefit plans, and we specialize in working with government contractors. Your plans will be set up and implemented in compliance with state and federal regulations - all with little time required of you and your administrative staff.

Flexibility: We understand high employee turnover, seasonality of work, and other challenges faced by contractors. With The Contractors Plan, we can easily discontinue contributions when your prevailing wage job ends and resume them when the next job starts. And our vision "lean" benefit program enables workers to "bank" hours to extend health coverage during slow periods in the field.

Expertise: Participation in company 401(k) plans is often limited for company owners and key employees due to required 401(k) distribution and compliance testing. With our expertise in prevailing wage plan design, we can leverage prevailing wage contributions to employee retirement accounts to increase the amount key employees can contribute to their own accounts. Most retirement plan providers don't understand these options.

33. MyContractorsPlan.com sheet

Welcome to **MyContractorsPlan.com**

A comprehensive benefits administration platform designed uniquely for contractors

Simplify your enrollment process 24 x 7
Distribute information consistently to all employees
View, update, and upload plan information in real-time

Pay missed premiums
Access coverage information
View and print history

Add or terminate employees from your plan
Upload census and payment files
Track enrollment numbers and statistics

34. Telemarketing script

The Contractors Plan Telemarketing Script

Hello, my name is _____ and I am calling on behalf of The Contractors Plan. We work exclusively with Non-Union Contractors to help them reduce labor costs on Prevailing Wage projects.

I'm sure you are busy, but if I could just get a little information from you, I can determine if we can help you start saving money. (Or say "we actually have someone in your area.")

- 1) So, does your company do any public work or government funded construction projects? (If no, work towards ending call, but capture response)
- 2) Are a Non-Union or Open Shop Contractor? (If no, work towards ending call, but capture response)
- 3) May I speak with the person who handles your prevailing wage bids (capture contact name, email, and extension)
- 4) Do you pay the fringe portion as a cash wage or do you put it into a benefits program you currently have in place? (If they do have existing plans, capture any pertinent data such as 401k, medical carrier, renewal date, etc.)

If you're comfortable, lead into the following:

The specialty of The Contractors Plan is to assist prevailing wage contractors reduce their labor costs by allowing them to put the fringe portion of their prevailing wage projects into a bona fide plan, thus allowing them to bid more competitively and increase profits.

35. Client administration guide

The Contractors Plan
powered by Fringe Benefit Group

The Contractors Plan Client Guide

36. Bifold mailer

The Contractors Plan
powered by Fringe Benefit Group

We can help you win your next bid.

Ever lost a bid on a government job by just a few dollars?

Improve both your profitability and your chances of winning government bids.

The economic stimulus plan will create tremendous opportunities and challenges for contractors.

Competition for jobs and maintaining compliance with government regulations will be tougher than ever.

Cormack-Routhier Agency can help.

LEARN MORE
Presented at a free, no cost, no obligation seminar. Learn how you can reduce your payroll costs and increase your profits by using The Contractors Plan.

Contact: James Bromage at 401-944-9400 - jbromage@insurance.necomm.com

37. Landing page*

The Contractors Plan & **Your Broker Name & Logo Here**

It's never been more important to partner with an expert in prevailing wage benefit plans.

Competition for public works contracts is higher than ever, and government agencies are already being overwhelmed to review compliance with Davis-Bacon and SCA regulations.

The Contractors Plan Prevailing Wage Benefit Group is a proven specialist in the area needs of contractors who work on prevailing wage jobs. We've been doing this for 30 years, so we understand that you need to have a proven track record, not just benefits 101.

When you implement a **Bona Fide Benefit Plan** for the fringe benefit portion of the prevailing wage, you can save the savings on your next payroll. These contractors are actively seeking bids who can have the benefit plan, knowing they can save 10-20% on their labor costs in the form of lower bids and better chances of winning government contracts.

With **The Contractors Plan**, you can choose from various plans, major medical, dental medical, dental vision and life insurance to make sure you're covered. No matter how many or what type of benefits you offer, we handle the administration for you with our **True Fringe** product. Let us show you how we can save you money, help you get more work, and provide useful benefits for your employees.

To explore more information regarding **The Contractors Plan**, please fill in a form below and we will contact you within 2 business days.

Name: _____
Phone: _____

Find out how to reduce your payroll costs.

*Considerable cost to broker

Email Campaigns:

38. ABC email blast

ABC blast2
Laurie Bauman
Sent: Tuesday, September 20, 2011 10:42 AM
To: Justin Blum

ABC Business Partner provides prevailing wage solutions. Fringes paid as wages costs you money

The Contractors Plan saves you \$2.40 per employee per hour or over 6.5% of payroll.

A contractor with 30 employees at 75% Prevailing Wage would save \$112,320.

If you currently have a SIMPLE plan,

- It cannot be used effectively for Prevailing Wage jobs.
- It cannot be used in conjunction with a Prevailing Wage plan.
- And now! Changes need to be made before Nov. 1.

Paying the Fringe in Cash

Base Wage	\$20.00
Fringe Amount Paid as Cash	\$8.00
Total Hourly Cash Wage	\$28.00
Payroll Tax Burden Percentage (aka 7.65% includes both 7.65% employer and 0% employee)	30%
Hourly Payroll Tax Burden	\$8.40
Cash Hourly Wage	\$36.40
Total Bid Hourly Cost	\$36.40

Providing Bona Fide Benefit Plan

Base Wage	\$20.00
Total Hourly Cash Wage	\$20.00
Payroll Tax Burden Percentage	30%
Hourly Payroll Tax Burden	\$6.00
Fringe Amount Paid into Plan	\$2.40
Total Bid Hourly Cost	\$24.00

abc.contractorsplan.com
800-328-1519

The Contractors Plan
powered by Fringe Benefit Group

39. Email example

The Contractors Plan

Cut Payroll Costs, Reduce Your Tax Burden, and Win More Jobs!

Please take a minute to update your preferences to help us serve you better.

What Benefits Do You Want To Offer?

- Medical
- Dental
- Vision
- Life
- All of the Above

John Routhier Fringe Through Payroll
Control the Plan & Pay Amount
\$60,000
\$8,000
\$68,000

When you partner with Fringe Benefit Group, the leader in prevailing wage benefit plans, we work with you to maximize the advantages of using the fringe portion of the wage to provide benefits for your hourly workers.

Let us show you how **The Contractors Plan** can help you:

- Save on payroll costs and reduce your tax burden
- Secure more competitive bids
- Enjoy seamless administration of your benefits programs
- Increase the amounts company owners and other key employees can save for retirement
- Get expert assistance on compliance with state and federal regulations

"Choosing the fringe benefit portion of the prevailing wage for The Contractors Plan has made us much more competitive."

Don Longpreth, Planning Contractor, Allentown, Pennsylvania

Use our online calculator to find out how much you can be saving right now.

Check Out Our Latest VIDEO DEMONSTRATIONS **LIVE DEMO**

The Contractors Plan
powered by Fringe Benefit Group

Trade Show Items:

If you wish to use our banner stands or displays for a trade show, please contact your RVP.

40. TCP banner stand

SAVE THOUSANDS in labor costs!

Fringe paid as wages VS. **THE Contractors Plan**

Fringe Paid as Additional Cash Wages		Fringe Paid Through The Contractors Plan
\$30	Base Wage	\$30
\$10	Fringe Paid as Cash	\$0
\$40	Total Hourly Cash Wage	\$30
30%	Payroll Tax Burden %	30%
\$12	Hourly Payroll Tax Burden	\$9
\$0	Fringe Paid into Plan	\$10
\$52	Total Bid Hourly Cost	\$49

Save \$3.00 per employee per hour!

25 employees x 1000 hours = 25,000 Hours
 25,000 hours x \$10.00 = \$250,000 in Additional Payroll
 \$250,000 x 30% = **\$75,000 in Company Savings**

That's \$75,000 in company savings on one project!

Powered by **Fringe Benefit Group**

41. TCP trade show display

THE Contractors Plan

Powered by **Fringe Benefit Group**

42. SCA trade show display

THE Contractors Plan

Powered by **Fringe Benefit Group**

43. SCA banner stand

SAVE THOUSANDS in labor costs!

Fringe paid as wages VS. **THE Contractors Plan**

	Fringe Paid as Cash	Fringe Paid as Benefits
Cash Wages	\$21.50 per hour paid	\$18.00 per hour paid
Fringe Paid as H&W Benefit	\$0.00	\$3.00 per hour paid
Payroll Burden (and 17% FICA, FUTA, SUTA, MEC, etc.)	\$3.66 per hour paid	\$3.00 per hour paid
Total Bid Cost Per Hour Paid	\$25.16	\$24.56
Savings Per Hour Per Employee	\$0.00	\$0.60
Annual Savings Per Employee (2080 hours paid each)	\$0.00	SAVE \$1,248

Long-term Savings

Over a 5 year contract with 50 employees = **\$312,000**
 Over a 5 year contract with 250 employees = **\$1,560,000**

Powered by **Fringe Benefit Group**