

***MBT Business Solutions  
is your business solution...***

1. Do you find it difficult to keep up with the new human resource laws to ensure compliance?
2. Are you facing another Healthcare increase or reduction in benefits to maintain costs?
3. Is your workers' compensation modifier .75% or higher?
4. Have you had unemployment benefits paid when you haven't had time to investigate the claim?
5. Do you want to improve your cash flow and profitability?
6. Do you want to minimize non-revenue generating functions from your company?
7. Would you like to gain leverage to reduce costs through group buying power?
8. Would you like to minimize your legal exposure and ensure that compliance errors don't result in costs to your company?
9. Would you and your employees enjoy the convenience of a web-based payroll system providing 24x7 access from any computer?
10. Are you operating without an employee handbook in place?

**If you answered YES to any of these questions, you could benefit from a free consultation with us to analyze your current HR situation. Let us help you get on track to a smoother path for handling all of your human resource needs!**



**Business Solutions**

**www.mbt.worklifefinancial.com  
866-539-0149**

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www.worklifefinancial.com**



**Business Solutions**



***"Delivering Financial Solutions  
to the Workplace..."***

**Human Resource Management**

**Payroll Administration**

**Group Benefits**

**Retirement Plans**

**Risk Management**

**Employee Financial Services**



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## Human Resource Management

*(Powered by WorkLife HR)*

At **MBT Business Solutions** we simplify the complex issues of Governmental and Regulatory compliance with Federal, State and Local law; workers' compensation and unemployment claims. Our human resource professionals develop customized handbooks, job descriptions, and provide employee and supervisory training and seminars, all so that you can attract and retain quality employees.

## Payroll Administration

*(Powered by WorkLife HR)*

The Small Business Administration estimates small business owners spend up to 25% of their time handling employee-related paperwork. Additionally, most small businesses do not have the resources to proactively stay informed of changing employment and compliance issues.

**MBT Business Solutions** provides the expertise and systems to minimize the time and risks associated with payroll administration. Our team of professionals research the things that you wish you could avoid; regulatory compliance, labor law, and payroll tax management; we then work with your resources to implement service models to get you in compliance and keep you there.

By outsourcing your payroll administration to **MBT Business Solutions**, you reduce the risk of payroll errors and gain time to focus on areas of your business that actually make you money!

## Group Benefits

*(Provided through Monroe Bank & Trust)*

At **MBT Business Solutions**, we work with our clients to meet their current and future budget needs by researching, designing, negotiating, and administering employee benefit programs.

We will provide and administer Group Benefits pertaining to health insurance (with national & regional carriers; PPO, HMO, POS, and indemnity plans); dental insurance; disability (long term & short term); vision; life insurance; cafeteria plans (Section 125); medical and dependent care reimbursement accounts; 401(k) plans; and defined benefit plans. In addition, we also provide administration for HIPAA, Title VII, FMLA, ERISA, and EEOC reporting.



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## Retirement Plans

*(Provided through Monroe Bank & Trust)*

**MBT Business Solutions** is committed to partnering with you and your employees to help plan and save for retirement. Employee's investments and retirement savings plans offer many diverse investment options such as 401(k), IRA's, and College Savings plans, to name a few.

## Risk Management

*(Provided through Monroe Bank & Trust)*

Risk management is important to all businesses, big and small, office or factory. Commitment to safety, education, and documentation is a good start in battling the escalating costs of workers' compensation and reducing the exposures of non-compliance. **MBT Business Solutions** will provide you with the tools and experience necessary to minimize your costs and liabilities.

## Employee Financial Services

*(Provided through Monroe Bank & Trust)*

Helping to plan retirement for your employees and their family is a responsibility **MBT Business Solutions** takes very seriously. We help your employees identify and implement the right financial vehicles. Through **MBT Business Solutions**, your portfolio can include quality global investment options such as: retirement plans, stocks, bonds, mutual funds, college savings strategies, cash management, direct investments, and annuities.

Additionally, we can offer estate planning, trust administration and a complete portfolio of individual insurance products.