



DIRECTADVISORS
Fiduciary and Prevailing Wage Solutions



WHO WE ARE

Prevailing wage fringe benefit administrators and consultants to the construction industry.

DirectAdvisors provides specialized bona fide benefit plan services to merit shop (non-union) construction companies that are subject to the Davis-Bacon Act or state prevailing wage regulations. Our clients are located throughout the United States and range in size from 10 to 3,000 employees.

WHAT WE DO

We help our clients increase profits, bid more competitively, and make their employees more financially secure. Win - win!

By moving fringe dollars out of payroll and into bona fide benefits, our clients save by reducing payroll-related costs, such as FICA, workers' compensation, and liability insurance.



HOW WE DO IT

We sponsor and administer the DirectAdvisors Trust.

Fringe benefit contributions are made to the trust fund each pay period and credited to the account for each of your employees. Regular statements, as well as an online portal, are available to you and your employees so that they can see when contributions and benefit payments are made.

We custom design each client's plan to maximize savings, ensure compliance, and provide flexible tailored benefits to your employees.

Benefit offerings can include:

- Medical, dental, life, and disability insurance
- Health savings accounts
- Vacation and holiday pay
- Apprenticeship training
- Supplemental unemployment
- Retirement plan benefits

Funds can be held in reserve to pay for benefits during periods of layoff.

We work with your existing insurance coverages and brokers.

We do not sell any insurance.

SAFETY AND SECURITY

Independent trustee, insurance, bonding, audit, government oversight, and our team.

Independent Trustee: Chemung Canal Trust Company. \$1.5 billion financial services holding company and commercial bank headquartered in Elmira, New York.

Bonding: For employee dishonesty; ERISA/fiduciary dishonesty.

Insurance: *Professional Liability*—Plan Administration; *Professional Liability*—Investment Advisor; *Cyber Liability*—Privacy, Crisis Management, E-business Interruption.

Government Oversight: The DirectAdvisors Trust is subject to United States Department of Labor oversight.

Our Team: Compliance is at the very heart of our core values. All members of our team, trust administrators, consultants, and client service professionals, hold the highest industry credentials. All of our operational procedures are extensively documented and continually reviewed.

To learn more, visit
directadvisors.com/prevailingwage
or call 866.796.1173.



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