

# Tired of Large Workers' Compensation Down Payments and Annual Audit Adjustments?

Pen-Pay has partnered with OnTheMark WorkComp to offer a **REVOLUTIONARY** new product and provide you with **zero money down, pay-as-you-go workers' compensation** that is integrated with our payroll processing services.

## The Benefits of Pen-Pay and OntheMark Workers' Compensation:

- No large deposits
- Improved cash flow
- No end-of-year audit surprises
- Superior payroll support
- A+ Superior Rated Insurance Carriers
- Premiums based on actual payrolls, not estimates
- No finance or billing fees

**Call today for more information on this new product!**  
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