



1968 S. Coast Hwy
Suite 3470
Laguna Beach, CA. 92651
Support@VistaIFS.com

VISTA INSURANCE & FINANCIAL SERVICES

Bookkeeping & Payroll Division

A Marina Group Company

Flat-Rate Value Pricing – Bookkeeping & Payroll

Vista Insurance & Financial Services (“VistaIFS”) provides professional, audit-ready bookkeeping and payroll services designed for business owners who need accuracy, compliance, and clear monthly reporting. All services are billed as a **monthly prepaid subscription** according to our Billing & Refund Policy.

Below is our transparent pricing structure.

1. Monthly Bookkeeping Tiers

Starter – Cash Basis (\$199/mo)

Entry-Level • Cash Basis

For businesses with simpler activity or beginning stages.

- **Up to 200 transactions per month** (combined across all accounts)
 - **Up to 2 financial accounts** (bank or credit card)
 - Monthly bank & credit card reconciliations
 - Basic Profit & Loss and Balance Sheet
 - Email support
 - Fully audit-ready workflow
-

Standard – Accrual (\$399–\$499/mo)

Accrual Accounting • Growth Stage

For growing businesses needing full accrual adjustments and ongoing support.

- **200–700 transactions per month**
 - **Up to 5 accounts** (banks, credit cards, merchant accounts)
 - Accrual-basis adjustments (A/R, A/P, deferred revenue, accrual entries)
 - Light AP/AR tracking
 - Month-end close & reconciliations
 - Monthly financial review meeting
 - Audit-ready month-end reporting package
-

Advanced – Multi-State / Nonprofit (\$750–\$1,250/mo)

High Complexity • Multi-Entity • Grant-Based

For organizations with larger volume, multiple funding streams, or multi-state operations.

- **Typically 700–1,500+ transactions per month**
 - **Unlimited accounts** within one QuickBooks file
 - Departments, classes, projects, job costing
 - Grant & restricted-fund accounting (Nonprofits)
 - Board-ready monthly reporting
 - High-detail reconciliations and schedule preparation
 - Multi-state financial oversight (as applicable)
-

2. Payroll Add-On (Billed Separately)

Payroll is offered as an add-on service to any bookkeeping tier.

Standard Payroll

- **\$75 per payroll run + \$12 per active employee**
- Includes payroll journal entries, compliance reminders, and filing support

Optional Payroll Enhancements

- Quarterly payroll filings
- Year-end W-2/W-3 and 1099 filings
- Multi-state payroll setup and registrations
- Workers comp integration

- Benefit deduction setup (HSA/FSA/retirement)
- EIN / DE-542 new-hire reporting support

New-Hire Onboarding

Employees receive a **secure QuickBooks Workforce self-onboarding link**, eliminating paper packets. All payroll is processed inside your business's own QuickBooks Payroll account.

3. QuickBooks Online Subscription (Required)

VistaIFS bookkeeping services require an **active QuickBooks Online subscription**, billed directly by Intuit.

Clients have **two options**:

Option 1 — Discounted Subscription Through VistaIFS

As a QuickBooks ProAdvisor, VistaIFS can provision a **discounted QBO subscription** for eligible new clients.

To request discounted pricing, email:

 Support@VistaIFS.com

Option 2 — Existing QuickBooks Account

If you already have QuickBooks Online, VistaIFS will connect as your accounting firm.

View Standard QuickBooks Subscription Prices:

<https://quickbooks.intuit.com/pricing/>

4. Why VistaIFS Doesn't Offer \$149 Bookkeeping

Many low-fee providers offer “data entry only,” which is insufficient for audit-ready accounting. VistalFS operates with a boutique CPA-style workflow, including:

- ✓ Accrual-basis entries
- ✓ Reconciliations
- ✓ Payroll journal entries
- ✓ AP/AR support
- ✓ Audit-ready workpapers
- ✓ Monthly financial meetings

This level of quality requires experienced accountants and structured month-end processes—not the \$149 data-entry model.

5. Payment & Subscription Terms

- All bookkeeping and payroll services are **prepaid monthly subscriptions**.
 - Billing occurs automatically on your **Billing Date** (the date of your first successful payment).
 - No prorating for mid-month starts.
 - Full policy available at: **VistalFS.com/refund-policy**
-

Contact

For subscription options, onboarding, or help selecting the right QuickBooks plan:

 **Support@VistalFS.com**