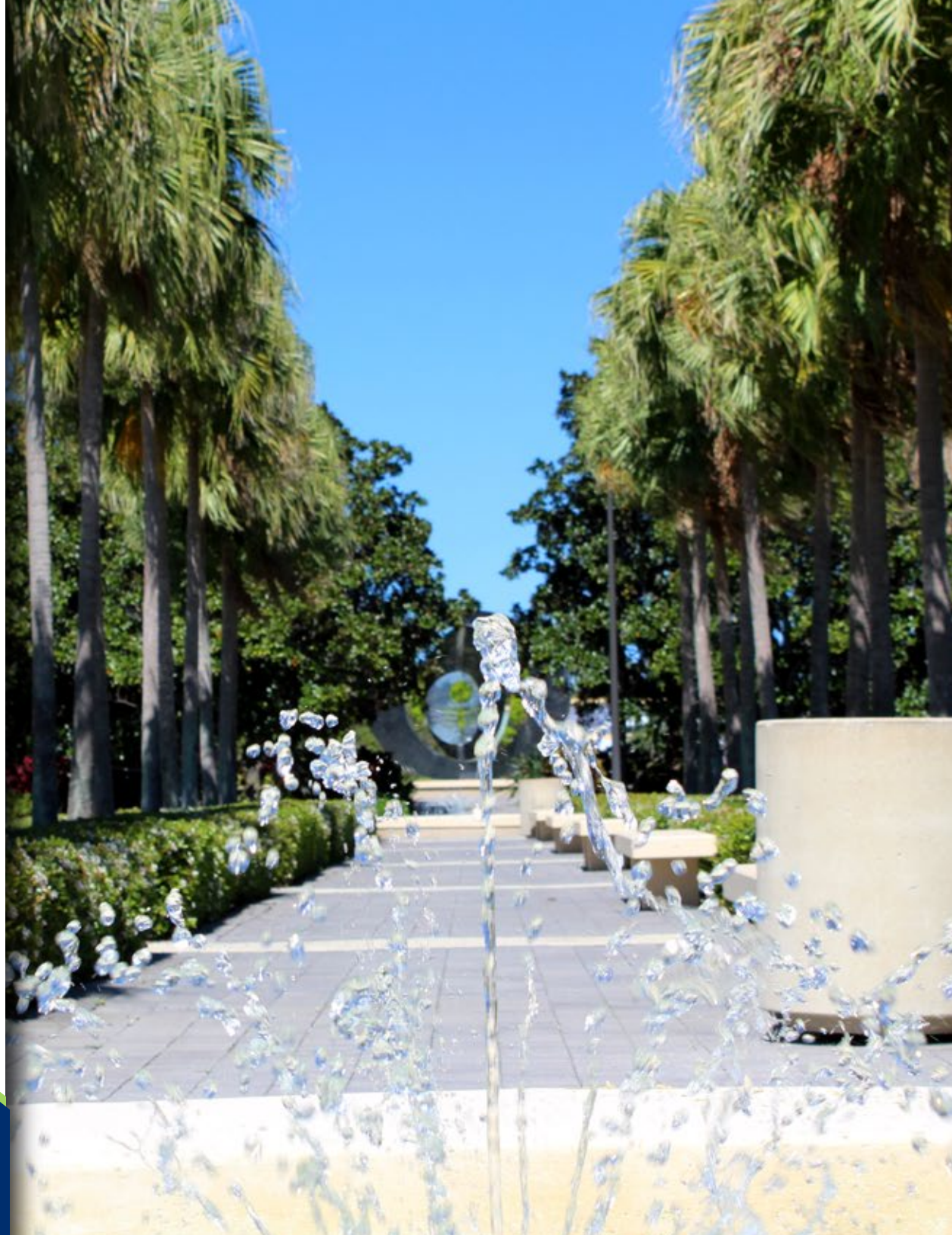




BROKER SALES TRAINING GUIDE

FL Lic. GL 100 FL Lic. GL 45 FL Lic. GL 262

**WE FOCUS ON YOU.
YOU FOCUS ON YOUR BUSINESS.**



AGENT VALUE





HALEY CRUM, FRANK W. CRUM, JR., AND MATT CRUM

WE ARE A BUSINESS PARTNER YOU CAN TRUST

WE TAKE GREAT PRIDE IN DOING THE
RIGHT THINGS FOR THE RIGHT REASONS.



OUR COMMITMENT TO SERVICE
BEGINS WITH THE CRUM FAMILY,
**BUT IT DOES NOT
END THERE...**



Haley and Matt Crum joined their father in leadership positions at FrankCrum, the enterprise Frank W. Crum, Jr. and his father founded in 1981.



We employ over 500+ corporate team members to serve our clients.



We serve businesses with as few as one employee to more than 5,000.



No call centers. We provide personalized service from dedicated team members.



We serve more than 4,500 clients nationwide, have over 100,000 worksite employees, and issue over 120,000 W-2s each year.



We have our own technology and product management teams focused on delivering customer-centric solutions.



Frank Winston Crum Insurance, a licensed and admitted insurance carrier, was founded in 2003 to serve our PEO clients with affordable workers' comp coverage – your risk is our risk.





? WHY FRANKCRUM?

Professional Employer Organizations (PEOs) are a cost-effective way for employers to manage human resources, employee benefits, payroll, workers' compensation, and risk management in an integrated manner.

- ✓ Agents receive the highest level of commission with no volume commitments.
- ✓ Residual commissions do not decline upon renewal.
- ✓ Our dedicated support staff will help you train, sell, and close business.
- ✓ There's no need to become a PEO expert; marketing support is provided.
- ✓ Find workers' comp coverage for a broad range of industry classes.
- ✓ Our solutions are suitable for small to large businesses, including start-ups.
- ✓ Licensed health and licensed property and casualty agents can earn additional commissions on business placed with FrankCrum.
- ✓ Agents retain 100% ownership of their book of business.
- ✓ Our client experience team provides ongoing customer support services, freeing up more time for you to prospect and sell new business.
- ✓ Life and health agents can still sell their products to their customers; FrankCrum will deduct the premiums.
- ✓ We are a member of NAPEO (National Association of Professional Employer Organizations).
- ✓ FrankCrum is your partner, not your competitor.

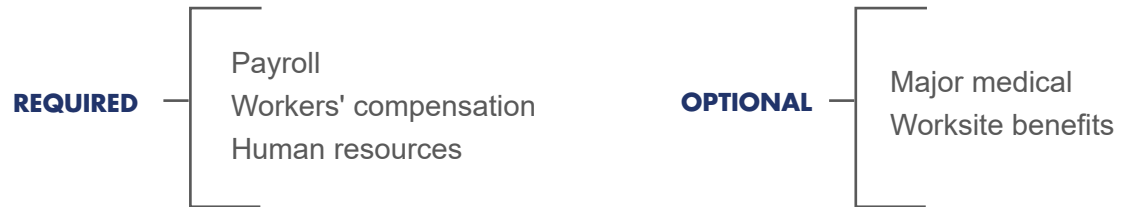
THE FRANKCRUM DIFFERENCE

WHY FRANKCRUM IS SO SUCCESSFUL WITH AGENTS

FRANKCRUM PROVIDES YOUR CLIENTS WITH SOLUTIONS THAT MEET THEIR INDIVIDUAL NEEDS, SUCH AS:

- Workers' compensation insurance, including pay-as-you-go program, with no deposits or audits
- Professional HR administration support
- Payroll administration
- Unemployment claims management
- Risk management
- Benefits, including health, dental, vision, life, 401(k), and more
- Employment Practice Liability Insurance (EPLI)
- Garnishment management
- Employee administration
- Local, state, and federal tax filings
- Employment verification
- Staffing and recruitment
- Self-service online employee portal
- Self-generated custom reports

OUR SERVICE OFFERING



WHAT CAN FRANKCRUM DO FOR YOU?

- Highest level of commission
- Ability to provide quotes within 24-48 hours
- A simplified submission process for proposals
- Online customized CRM system
- Access to independent, point-in-time loss data which is reported to NCCI, so your client has the ability to retain their MOD
- A broker/agency online quoting platform that provides immediately approved quotes in a ready-to-present, full-color proposal
- Our broker/agency management system enables you to access, communicate, and manage your submission activity and existing client programs

CASE STUDY

HALL INSURANCE

BACKGROUND

Founded in 1998, Hall Insurance Agency is owned and operated by Keith S. Hall, Jr. A third-generation agency, Hall Insurance has traditionally served the hospitality industry but has added small- to mid-sized businesses, construction firms, medical and legal offices, and even start-ups. The agency prides itself on keeping in touch with the changing insurance marketplace, with outstanding claims service considered its number one priority.



BUSINESS CHALLENGE

Working with a payroll services firm, Hall needed to find workers' compensation coverage for new construction businesses. After studying various PEOs, he found FrankCrum and was pleased with its product offerings, pricing, and customer service.

SOLUTION

The changing insurance marketplace has opened opportunities for independent agencies such as Hall Insurance to work with PEOs to provide client services at an appropriate price point, but it isn't just clients who benefit.

Keith notes that many brokers don't understand how to work with PEOs. He cites advantages such as high recurring commissions, low to no overhead by reducing the need to employ agents, and having a resource for policies that would not otherwise be placed in the standard workers' compensation market. He can foresee the industry moving toward much broader use of PEOs.

RESULTS

Hall has been so satisfied that he does not work with any PEOs besides FrankCrum.

Workers' compensation and commissions:

He saved a small roofing contractor \$10,000 in premiums and administrative fees during his first year with FrankCrum, while more than doubling his own commission on administrative fees.

Ease of quoting with Quote & Connect:

Hall says Quote & Connect is a great system to work with – second to none. This online PEO quoting tool saves brokers time by offering immediate approval (often within 10 minutes) for straightforward clients in certain industry codes with appropriate loss histories. Even if it is sent to an underwriter, it usually takes only one day to get a quote.

Customer service:

FrankCrum's customer service and sales teams have been great to work with, providing immediate yet well-thought-out responses to questions. He has met Frank Crum, Jr. and Mike Oddo, Vice President of Sales, and likes the combination of professionalism and the relaxed, family feel among the FrankCrum staff.

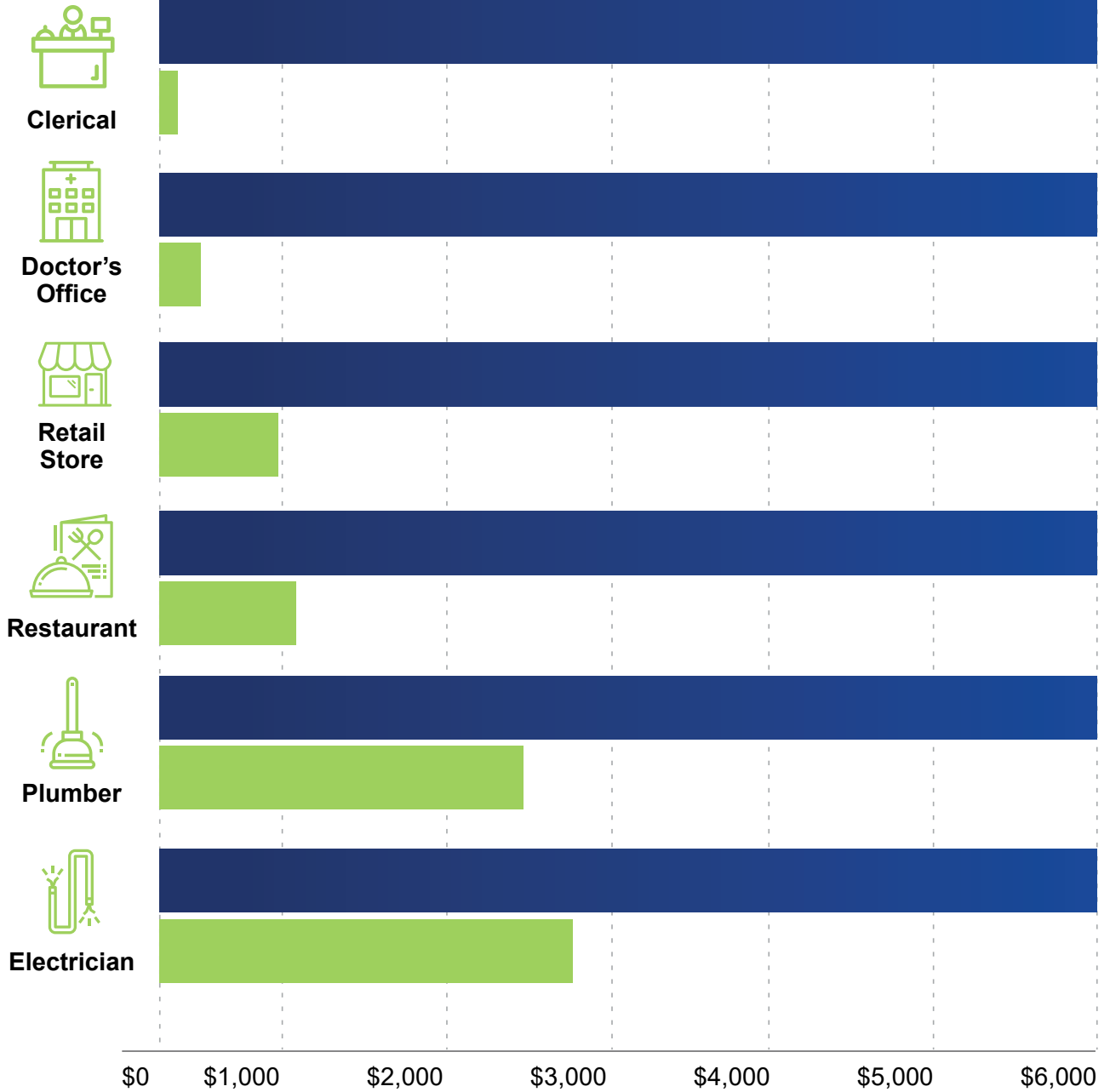
Service to his clients:

Hall's clients want to know they are safe and payroll is accurate every time. In addition, they need access to actual costs of taxes and workers' comp, allowing them to be more accurate in estimating job costs.

THE FRANKCRUM DIFFERENCE

COMMISSION COMPARISON BY INDUSTRY

■ FrankCrum PEO
■ Open Market



Assumptions: \$500,000 annual payroll
FrankCrum PEO commission = 1.2% of payroll
Open market commission = 10% of premium

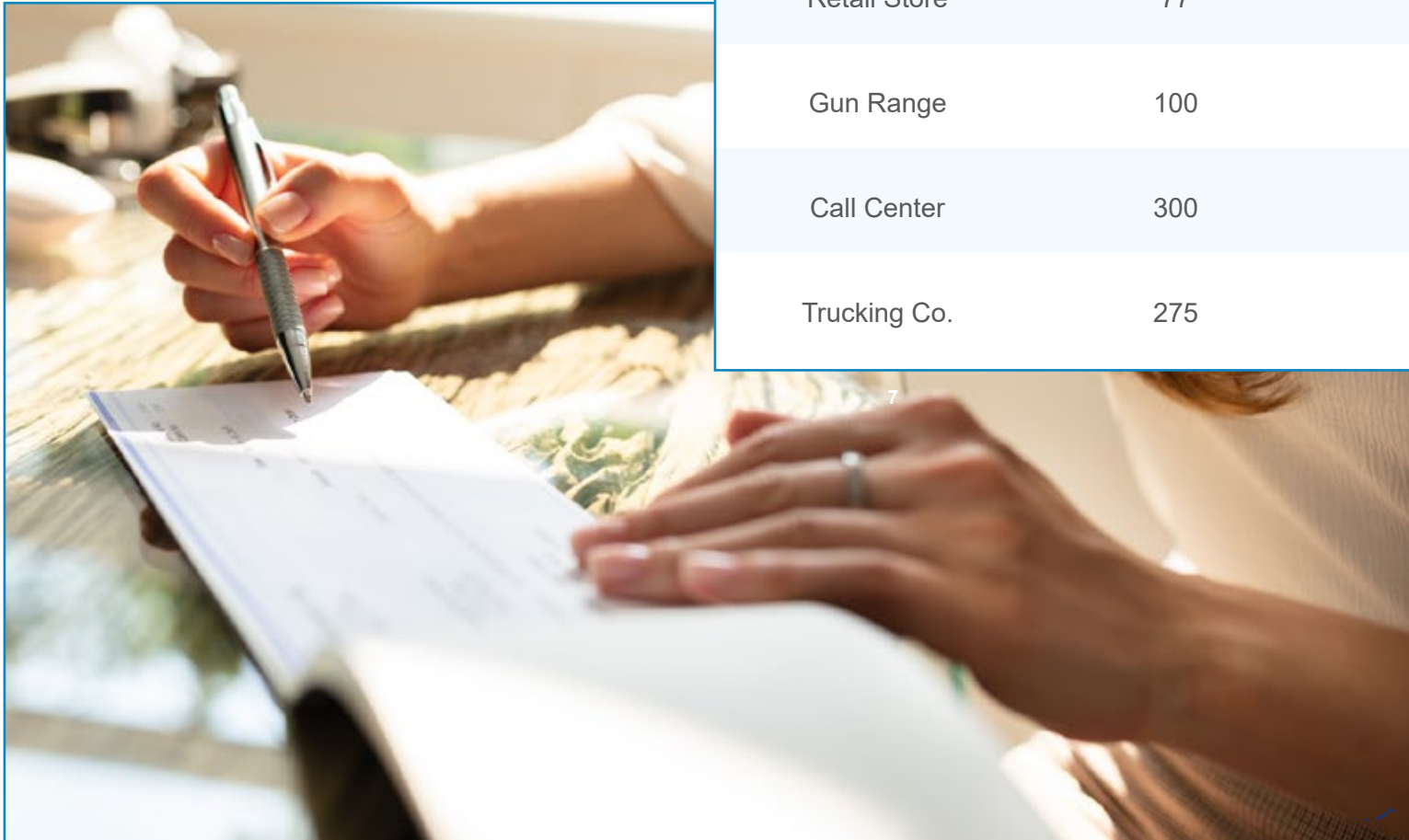
COMMISSION PAID ANNUALLY

THE FRANKCRUM DIFFERENCE

POTENTIAL EARNINGS BY COMPANY SIZE & INDUSTRY







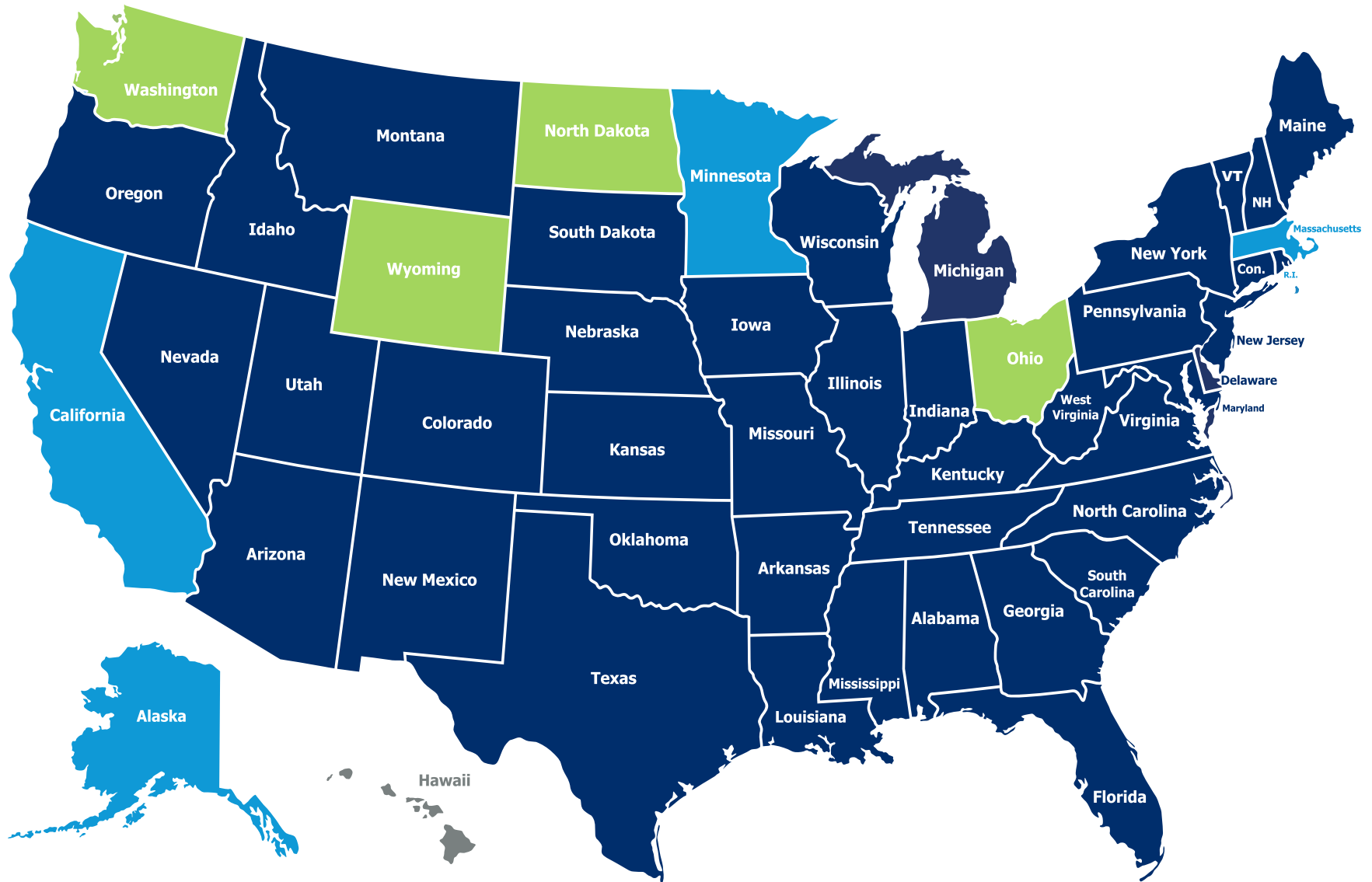
| INDUSTRY | # OF EE | COMMISSION TO AGENCY |
|------------------|---------|----------------------|
| Construction | 5 | \$2,100 |
| Metal Fabricator | 15 | \$6,656 |
| Contractor | 30 | \$9,000 |
| Retail Store | 77 | \$21,600 + health |
| Gun Range | 100 | \$23,625 |
| Call Center | 300 | \$23,100 |
| Trucking Co. | 275 | \$120,000 |



THE FRANKCRUM DIFFERENCE

STATE COVERAGE MAP

-  FRANK WINSTON CRUM INSURANCE
-  ZURICH
-  MONOPOLISTIC STATES
-  FRANKCRUM NOT WRITING



QUOTE & CONNECT





QUOTE & CONNECT ONLINE RATER

OUR INTUITIVE SYSTEM HELPS YOU BETTER SUPPORT YOUR CLIENTS

WE'RE COMMITTED TO TECHNOLOGY THAT GIVES YOU AN EDGE

At FrankCrum, we take our online rating technology seriously. Our skilled, in-house IT team partners with talented UX designers to craft features based on the needs of our broker partners. We recognize that the competition can be brutal and time is valuable, so we focus on innovations that help give you an edge.

KEY FEATURES OF QUOTE & CONNECT

- ACORD 130 form upload with no extra data entry
- Assisted payroll and workers' comp codes, enter by code or name
- Set your risk appetite
- Missing info alerts, completeness
- Risk appetite alerts
- Logic-based, real-time process that adjusts questions based on previous answers
- Export custom Q&A worksheets
- Calculates all components with behind-the-scenes pricing matrix
- Develops loss ratios behind the scenes, in real time
- Manage your quotes and your salesforce
- Access all of your commission statements
- Updated resources, including training, marketing materials, sales collateral, forms, and more

Access Quote & Connect at [QUOTE.FRANKCRUM.COM](https://quote.frankcrum.com)

QUOTE & CONNECT PREFERRED CODES

The following list represents the workers' comp classifications that are acceptable for an instant quote when the business is located in a state that Frank Winston Crum Insurance serves, and all corresponding risk information is acceptable, including loss history and operation details.

Note: This list only includes Preferred Class Codes. There are many other acceptable class codes available to quote.

| | | | |
|-------------|--|-------------|--------------------------------------|
| 0042 | Landscape Gardening | 2586 | Cleaning/Dyeing Textiles |
| 0251 | Irrigation Works | 2587 | Towel/Toilet Supply Co. |
| 0917 | Residential Cleaning Services | 2589 | Laundry/Dry Clean Store-Retail |
| 1853 | Mica Goods Mfg. | 2600 | Fur Mfg. |
| 1924 | Wire Drawing/Cable Mfg. Not Iron/Steel | 2651 | Shoe Stock Mfg. |
| 2002 | Pasta or Noodle Mfg. | 2660 | Boot or Shoe Mfg. |
| 2003 | Bakery | 2670 | Glove Mfg. |
| 2016 | Breakfast Food Mfg. | 2683 | Luggage Mfg. |
| 2021 | Sugar Mfg. | 2688 | Leather Goods Mfg. |
| 2039 | Ice Cream Mfg. | 2714 | Veneer Mfg. |
| 2041 | Confection Mfg. | 2735 | Furniture Stock Mfg. |
| 2065 | Milk Product Mfg. NOC | 2790 | Pattern Making NOC |
| 2070 | Creamery-Dairy | 2797 | Mobile/Trailer Home Mfg. |
| 2110 | Pickle Mfg. | 2802 | Carpentry-Shop |
| 2111 | Cannery NOC | 2835 | Brush/Broom Assembly |
| 2112 | Fruit Evaporating/Preserving | 2836 | Brush/Broom Mfg. NOC |
| 2114 | Oyster Processing | 2841 | Woodenware Mfg. NOC |
| 2119 | Citrus Product Processing | 2881 | Furniture Assembly Wood (Mfg. Parts) |
| 2121 | Brewery | 2883 | Furniture Mfg. Wood NOC |
| 2130 | Spirituos Liquor Distillery | 2913 | Rattan/Twisted Fiber Prod Mfg. |
| 2131 | Spirituos Liquor Bottling | 2923 | Piano Mfg. |
| 2143 | Fruit Juice or Wine Mfg. | 2942 | Pen/Penholder/Crayon Mfg. |
| 2157 | Bottling NOC | 3022 | Pipe-Tube Mfg. NOC |
| 2172 | Cigarette Mfg. | 3028 | Pipe/Tube Mfg. Iron/steel |
| 2174 | Tobacco Rehandling-Warehousing | 3064 | Sign Mfg. Metal/Neon |
| 2220 | Yarn/Thread Mfg. (Cotton) | 3069 | Sheet Metal Products Mfg |
| 2286 | Wool Spinning & Weaving | 3076 | Fireproof Equipment Mfg. |
| 2288 | Felting Mfg. | 3110 | Forging - Drop or Machine |
| 2300 | Plush Mfg. | 3111 | Blacksmith |
| 2302 | Silk Thread/Yarn Mfg. | 3113 | Tool Mfg. Not Drop/Machine |
| 2305 | Textile Fiber Mfg. | 3114 | Tool Mfg. Drop/Machine Forced NOC |
| 2361 | Hosiery Mfg. | 3118 | Saw Mfg. |
| 2362 | Knit Goods Mfg. NOC | 3119 | Needle Mfg. |
| 2380 | Webbing Mfg. | 3122 | Cutlery Mfg. NOC |
| 2386 | Lace Mfg. | 3126 | Tool Mfg. Agri/Const/Mining |
| 2388 | Embroidery Mfg. | 3131 | Button/Fastener - Metal |
| 2402 | Carpet/Rug Mfg. NOC | 3132 | Nut or Bolt Mfg. |
| 2413 | Textile Bleach/Dye/Finish | 3145 | Screw Mfg. |
| 2416 | Yarn Dye/Finish | 3146 | Hardware Mfg. NOC |
| 2417 | Cloth Printing | 3169 | Stove Mfg. |
| 2501 | Clothing Mfg. | 3175 | Radiator or Heater Mfg. |
| 2503 | Dressmaking/Tailoring | 3179 | Electrical Apparatus Mfg. NOC |
| 2534 | Feather/Flower Mfg.-Artificial | 3180 | Electrical/Gas Light Fixtures Mfg. |
| 2570 | Mattress/Box Spring Mfg. | 3188 | Plumbers Supply Mfg. NOC |
| 2585 | Laundry NOC | 3220 | Can Mfg. |

QUOTE & CONNECT PREFERRED CLASS CODES CONTINUED...

| | | |
|---|--|--|
| 3223 Lamp/Portable Lantern Mfg. | 3827 Auto Engine Mfg. | 4653 Glue Mfg. |
| 3224 Enamelware Mfg. | 3830 Airplane Mfg. | 4670 Cottonseed Oil Mfg. |
| 3223 Lamp/Portable Lantern Mfg. | 3851 Motorcycle Mfg./Assembly | 4683 Oil Mfg. Vegetable NOC |
| 3224 Enamelware Mfg. | 3865 Baby Carriage Mfg. | 4686 Oil Mfg. Vegetable - Solvent Extraction |
| 3227 Aluminum Ware Mfg. | 4036 Plasterboard/Plaster Block Mfg. | 4692 Dental Laboratory |
| 3240 Wire Rope Mfg. Iron/Steel | 4038 Plaster Statuary/Ornamental Mfg. | 4693 Pharmaceutical/Surgical Goods |
| 3241 Wire Drawing Iron/Steel | 4053 Pottery Mfg. China - Tableware | 4703 Corn Product Mfg. |
| 3255 Wire Cloth Mfg. | 4061 Pottery Mfg. Earthen Hand Mold/Cast | 4710 Candle Mfg. |
| 3257 Wire Goods Mfg. NOC | 4062 Pottery Mfg. Porcelain Mach Press | 4717 Butter Substitute Mfg. |
| 3270 Eyelet Mfg. | 4109 Computer Mfg. | 4825 Drug-Medicine-Pharm Mfg. |
| 3300 Bed Spring/Wire Mattress Mfg. | 4110 Light Bulb or Tubes Mfg. | 4902 Sporting Goods Mfg. |
| 3303 Spring Mfg. | 4130 Glass Merchant | 4923 Photographic Supply Mfg. |
| 3315 Brass-Copper Goods Mfg. | 4149 Optical Goods Mfg. NOC | 5020 Ceiling Install |
| 3334 Tin Foil Mfg. | 4150 Optical Goods Mfg. NOC (FL) | 5022 Masonry NOC (Demolition, Wrecking, Silo Erection Excluded) |
| 3383 Jewelry Mfg. | 4240 Box Mfg. Set Up Paper | 5102 Door Erection |
| 3385 Watch Mfg. | 4243 Box Mfg. Folding Paper NOC | 5146 Furniture Installation NOC |
| 3400 Metal Stamped Goods Mfg. NOC | 4244 Corrugated/Fiber Board | 5183 Plumber |
| 3507 Construction or Agricultural Machinery Mfg. | 4250 Paper Coating | 5188 Automatic Sprinkler Installation |
| 3515 Textile Machinery Mfg. | 4251 Stationery Mfg. | 5190 Electrical Wiring |
| 3548 Machinery or Machinery Parts Industrial Type (Firearms excluded) | 4263 Fiber Goods Mfg. | 5191 Office Mach/Appliance Install-Repair |
| 3559 Confection Machine Mfg. | 4273 Bag Mfg. Plastic Or Paper | 5192 Vending-Coin Op Mach Install, Svc, Repair |
| 3574 Other Industrial Machinery Mfg. (Firearms Excluded) | 4279 Paper Goods Mfg. NOC | 5213 Concrete Construction NOC (Sandblasting, Demolition, Wrecking Excluded) |
| 3581 Fuel Injection Device Mfg. | 4282 Press Pattern Mfg. Paper | 5215 Concrete Work-Private Residence |
| 3612 Engine Mfg. NOC | 4283 Bldg or Roofing Paper Mfg. (Asphalt or Tar Distilling Excluded) | 5221 Concrete Work Driveways - Sidewalks |
| 3629 Precision Machined Parts Mfg. | 4299 Printing | 5223 Swimming Pool Construction |
| 3632 Machine Shop NOC (Explosives, Ammunition, or Ship Building Excluded) | 4304 Newspaper Publishing | 5348 Ceramic Tile Work |
| 3634 Valve Mfg. | 4307 Bookbinding | 5402 Hothouse Erection All Ops |
| 3635 Gear Mfg. or Grinding | 4351 Photoengraving | 5403 Carpentry NOC (Demolition, Wrecking, Framers, Silo Erection Excluded) |
| 3638 Roller Bearing Mfg. | 4352 Engraving | 5437 Carpentry Trim |
| 3643 Power/Transmission Equipment Mfg. | 4360 Motion Picture and Video Distribution | 5443 Lathing |
| 3648 Motor Vehicle Electrical and Electronic Equipment Mfg. | 4361 Photographer - All Employees | 5445 Wallboard Install |
| 3681 TV-Radio/Telecom Device Mfg. NOC | 4410 Footwear Mfg. | 5462 Glazier - Away From Shop |
| 3685 Instrument Mfg. | 4431 Phonograph Record Mfg. | 5474 Painter Paperhanging NOC |
| 3803 Automobile Wheel Mfg. Metal | 4432 Pen Mfg. | 5478 Carpet, Linoleum, Vinyl, Asphalt, Rubber Flooring |
| 3807 Automobile Radiator Mfg. | 4452 Plastic Mfg. Fabricated | 5479 Insulation Work |
| 3808 Automobile Mfg./Assembly | 4459 Plastics Mfg. Sheets & Rods | 5480 Plastering NOC |
| 3822 Auto-Bus-Truck-Trailer Body Mfg. Steel | 4470 Cable Mfg. Insulated Electrical | 5491 Paperhanging |
| 3824 Auto-Bus-Truck-Trailer Body Mfg. NOC | 4484 Plastics Mfg. Molded Products | 5535 Sheet Metal Work NOC (Silo Erection Excluded) |
| 3826 Aircraft Engine Mfg. | 4493 Fabric Coating Or Impregnating | |
| | 4511 Analytical Chemist | |
| | 4557 Ink Mfg. | |
| | 4611 Drug-Med-Pharm Blending (Not Mfg.) | |

QUOTE & CONNECT PREFERRED CLASS CODES CONTINUED...

| | | | | | |
|-------------|--|-------------|--|-------------|--|
| 5537 | A/C Work | 8111 | Plumber Supplies Dlr. | 8841 | Nursing Home Professionals |
| 5645 | Carp Detached 1-2 Fam House | 8116 | Farm Machinery Dlr. All Ops | 8855 | Banks & Trust Cos. All Employees |
| 5651 | Carpenter/3 Stories or Less (Demolition, Wrecking, Framers Excluded) | 8203 | Ice Dealer | 8868 | College - Professional & Clerical |
| 6204 | Drilling (For Water Only - Other Drilling Excluded) | 8204 | Building Material Yard | 8869 | Child Care Center Prof. |
| 6217 | Excavation (Blasting Operations Excluded) | 8209 | Vegetable Packing | 8871 | Clerical Telecommuter |
| 6229 | Irrigation Drainage System Const | 8215 | Feed, Grain, or Hay Dealers | 8901 | Telephone, Telegraph Office & Clerical |
| 6325 | Conduit Const For Cable/Wire | 8232 | Lumberyards or Home Improvement Stores | 9012 | Bldg Operations by Owner Prof & Clerical |
| 6400 | Fence Erection - Metal | 8235 | Sash Door or Assembled Millwork | 9014 | Bldg Mtncce by Contractor |
| 6503 | Food Sundries Mfg. NOC (No Cereal Mill) | 8291 | Storage Warehouse | 9015 | Bldg Mtncce All Other Emp. |
| 6504 | All Other Misc. Food Mfg. | 8292 | Storage Warehouse NOC | 9040 | Hospital: All Others (Mental Health, Substance Abuse Centers Excluded) |
| 7520 | Waterworks Ops | 8293 | Storage Warehouse Furniture | 9044 | Casino Hotels |
| 7600 | Telecommunication Service Providers (Tower, Work and Heights > 2 Stories Excluded) | 8380 | Auto Service or Repair Center (Tire Dealers, Tire Retread/Recap Excluded) | 9047 | Nursing Home All Other Emp. |
| 7605 | Burglar Alarm Installation or Repair | 8381 | Gas Station Self-Serve Only Retail | 9052 | Hotel All Others (Ski Resorts Excluded) |
| 7610 | Radio TV Bdcstng All Emp | 8392 | Auto Storage Garage - Parking | 9058 | Hotel Restaurant Emp. |
| 8001 | Store: Florist | 8393 | Auto Body Repair | 9060 | Club Country, Golf, Fish, Yacht & Clerical |
| 8002 | Auto Rental Co. | 8601 | Architect or Engineer | 9061 | Club NOC |
| 8006 | All Other General Merchandise Stores (Convenience Stores Excluded) | 8603 | Architectural or Engineering Firm Clerical | 9062 | Casino Gambling |
| 8008 | Store: Dry Goods, Clothing | 8720 | Insp. of Ins. Risk, Valuation NOC (Boiler and Elevator Inspection/Repair Excluded) | 9063 | YMCA All Employees |
| 8010 | Store: Hardware | 8721 | Real Estate Appraisal Co. O/S Emp. | 9082 | Restaurant NOC |
| 8013 | Store: Jewelry | 8723 | Insurance Cos. Including Clerical & Salespersons | 9083 | Restaurant: Fast Food |
| 8015 | Quick Printing Dup Services | 8725 | Inventory Counters Traveling Including Salespersons & Clerical | 9084 | Bar, Disco, Lounge, Night Club, Tavern |
| 8017 | Store: Retail NOC (Pawn Shops Excluded) | 8742 | O/S Sales Messengers, Collect (Courier Services Excluded) | 9089 | Billiard Hall |
| 8018 | Store: Wholesale NOC (Chemical Product Distributors Excluded) | 8745 | News Agent, Magazine Dist., Dlr No Retail | 9093 | Bowling Lane |
| 8021 | Store: Meat, Fish wholesale | 8748 | Automobile Salesperson | 9101 | College All Other Emp. |
| 8031 | Store: Meat, Fish, Poultry Retail | 8800 | Mailing or Addressing Company | 9102 | Park NOC All Emp. (Zoos Excluded) |
| 8032 | Store: Clothing Wholesale | 8803 | Auditors or Accountants | 9154 | Theatre NOC All Other Emp. |
| 8033 | Store: Meat, Grocery, Provisions Retail NOC | 8810 | Clerical NOC | 9220 | Cemetery Ops |
| 8039 | Store: Department - Retail | 8820 | Attorney All Employees | 9501 | Painting Shop Only |
| 8044 | Store: Furniture | 8824 | Retirement Living Health Care Emp. | 9505 | Painting Auto, Carriage Bodies |
| 8045 | Store: Drug - Retail | 8825 | Retirement Living - Food Svc. Emp. | 9516 | Radio, TV Equip Install |
| 8046 | Store: Auto Parts & Access NOC | 8826 | Retirement Living - All Others | 9519 | Household Appliance Electrical Install |
| 8047 | Store: Drug Wholesale | 8829 | Convalescent or Nursing Home (Mental Health, Substance Abuse Centers Excluded) | 9521 | Home Furnish Install NOC & Upholstery |
| 8058 | Bldg. Material Dlr - New Materials | 8831 | Hospital-Veterinary (Pet Training, Boarding Excluded) | 9522 | Upholstery |
| 8072 | Store: Book, Record, CD, Audio, Video Retail | 8832 | Physicians & Clerical (Mental Health, Substance Abuse Centers Excluded) | 9586 | Barber/Beauty Shop |
| 8102 | Seed Merchant | 8833 | Hospital Prof. (Blood Banks, Mental Health, Substance Abuse Centers Excluded) | 9600 | Taxidermist |
| 8103 | Wool Merchant | | | 9620 | Funeral Director |
| 8105 | Store: Hide, Leather Retail | | | | |
| 8107 | Machinery Dlr. NOC Store, Yard | | | | |

ABOUT FRANKCRUM



WE INSPIRE BUSINESSES

TO BE THE BEST THEY CAN BE



WHAT WE DO

We free our clients to focus on their business success by covering them with workers' compensation insurance and taking on their payroll and HR administration. We also offer a la carte products and services, such as benefits—health, vision, dental, and 401(k)—recruiting, and staffing.



HOW WE DO IT

Through the PEO (Professional Employer Organization) model, we become a co-employer with business owners, relieving them of many tasks and responsibilities of being an employer. They remain on-site and retain the direction and management of employees.



WHY IT MATTERS

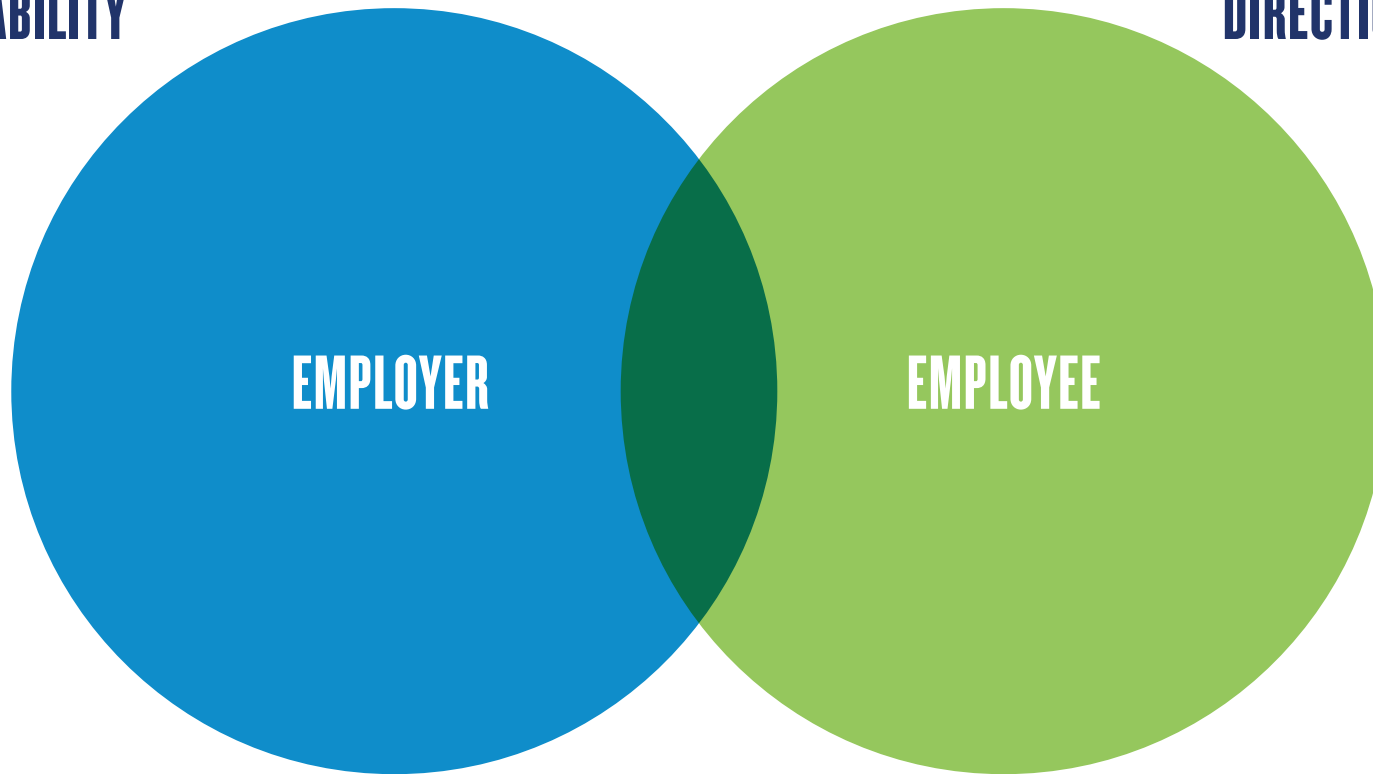
Employers (business owners) need to know – without a doubt – that they can count on a trusted partner to take care of and protect their businesses' greatest asset, their people. By doing so, we take great pride in contributing to their business success and growth.

HOW DOES A PEO WORK?

CURRENT EMPLOYMENT RELATIONSHIP

100% LIABILITY

DIRECTION & CONTROL

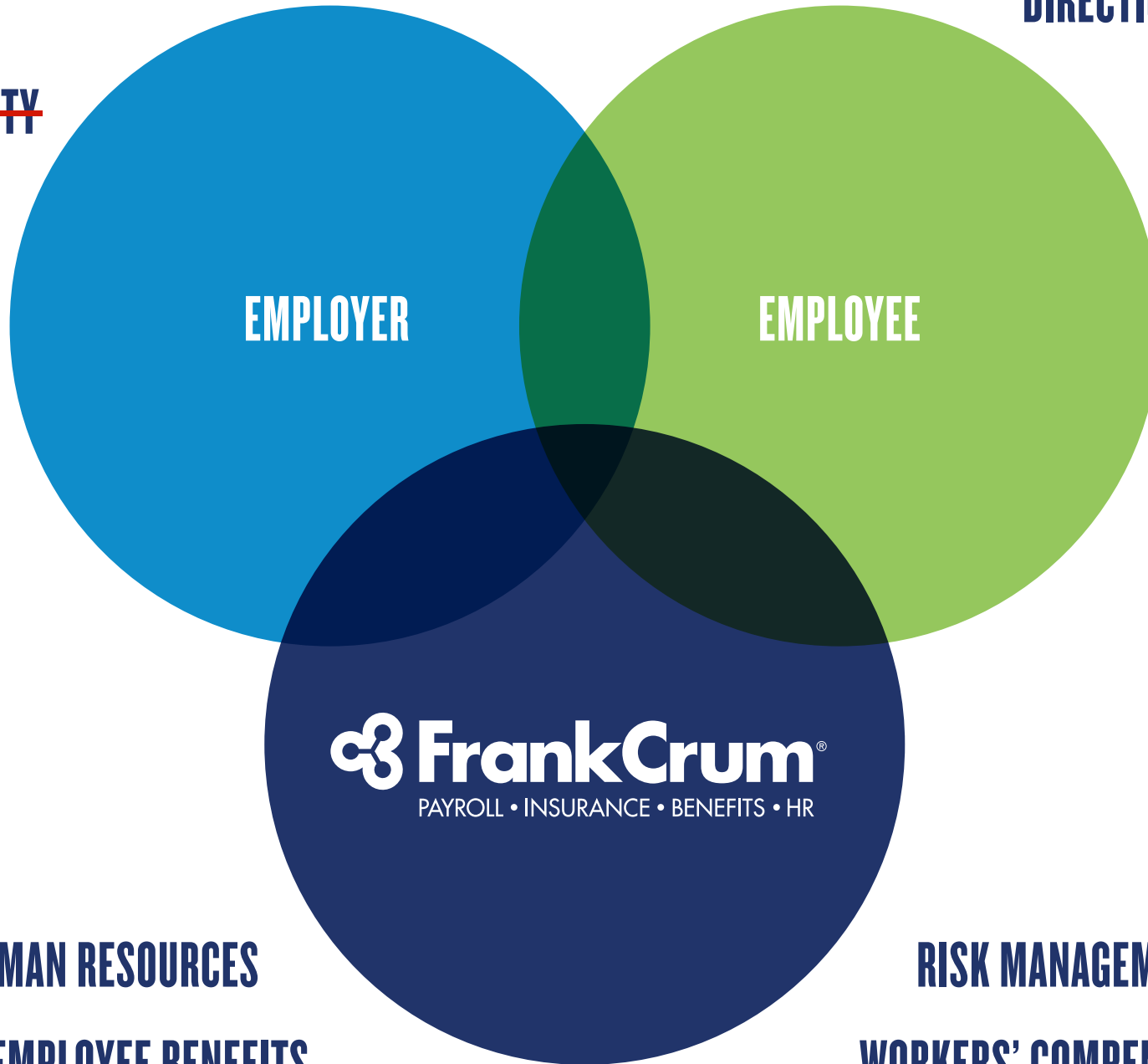


HOW DOES A PEO WORK?

CO-EMPLOYMENT RELATIONSHIP

DIRECTION & CONTROL

~~100% LIABILITY~~



HUMAN RESOURCES

RISK MANAGEMENT

EMPLOYEE BENEFITS

WORKERS' COMPENSATION

PAYROLL

COMPREHENSIVE SOLUTIONS

WE DESIGN SOLUTIONS WITH YOUR BUSINESS IN MIND.



WORKERS' COMPENSATION INSURANCE

- Great rates through our own licensed and admitted carrier
- No down payment AND pay-as-you-go program
- Friendly, responsive claims service
- Coordinate return-to-work programs
- Expert advice and support to mitigate risk and liability
- Safety inspections, fraud investigations, and recommendations
- No time-consuming and costly annual audit



PAYROLL PROCESSING AND TAX ADMINISTRATION

- Accurate and on time
- Direct deposit and pay cards
- Complex payrolls such as multi-state, certified, job-costing, multiple pay rates, holiday and overtime pay
- Wage garnishments
- Per diems/non-taxable reimbursements
- Federal and state tax filing



HUMAN RESOURCES

- Serve as an extension of your HR resources
- Process unemployment claims
- Guidance on employment practices, compliance, and procedures
- Employer Practices Liability Insurance (EPLI)
- Comprehensive employee handbook preparation or review
- Virtual training opportunities and webcasts on essential topics
- Provide forms related to HR functions
- Self-service HRIS portal: MyFrankCrum™
- Assistance with recruiting, including direct hire, contract, or contract-to-hire placements



BENEFITS

- Offer top, cost-effective benefits plans from national providers, including health, dental, vision, 401(k), flexible spending accounts, and supplemental insurance
- Section 125 plans
- Complete benefits administration with intuitive web-based enrollment portal
- Credit union and discount plans

ENDLESS
PAPERWORK

WE FOCUS ON YOU SO YOU CAN FOCUS ON YOUR GROWING BUSINESS

GOVERNMENT
REGULATIONS

TIME
CONSUMING

ADMINISTRATIVE
BURDENS ARE
CLOUDING MY
BUSINESS!

COSTLY
MISTAKES

SAVE TIME

PEOs take specialized, time-consuming administrative tasks off your hands. You'll be freed up to concentrate on more important things like business performance and growth.

SAVE MONEY

You'll reduce costs compared to doing things yourself and you'll gain purchasing power for benefits, insurance, and other products.

ATTRACT & RETAIN TALENT

Offer a sense of security by providing an attractive benefits plan typically offered to Fortune 500s, retirement options, and a safe working environment.

REDUCE RISK & LIABILITY

Reduce workers' comp claims with an effective safety program. Minimize costly mistakes in payroll and related taxes, benefits (COBRA, HIPAA, ERISA, ACA) and HR (EEO, harassment, discrimination, FMLA) that can put your business at risk for legal action.

SUPPORT & GUIDANCE

Your company will receive reliable assistance and guidance from trusted advisors on a variety of specialized topics.

CONSISTENTLY COMPLIANT

Using a PEO helps take the burden of the ever-changing state and federal regulations off your shoulders.

Enjoy The
FRUITS OF PARTNERING
WITH FRANKCRUM



NEW LAWS &

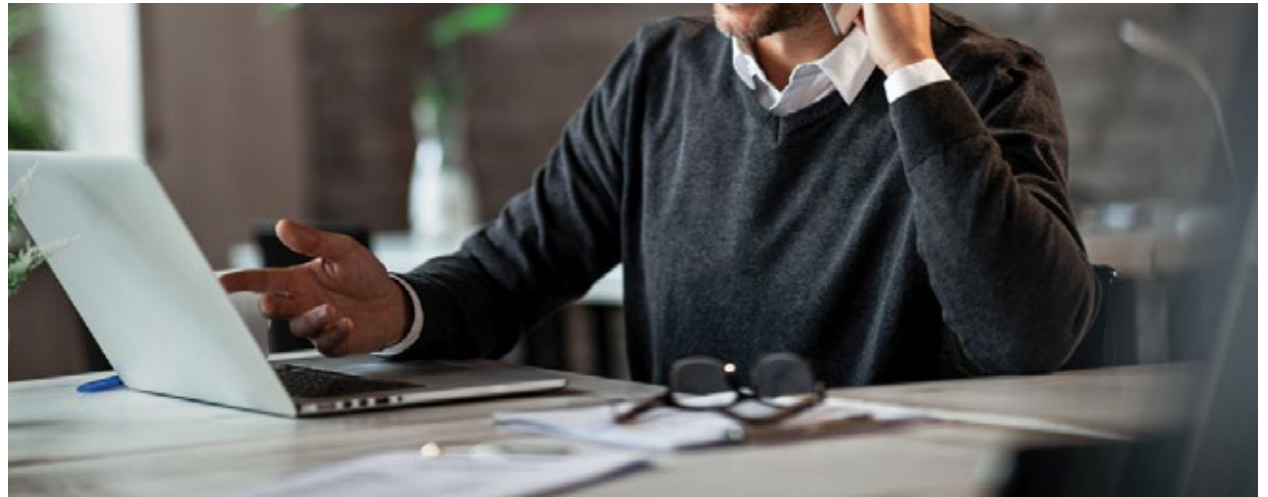


I'M TRYING TO
STAY AFLOAT IN A
SEA OF LAWS AND
REGULATIONS

REGULATIONS

OUR VALUE PROPOSITION

Clients tell us that our services enable them to increase profitability, maximize productivity, lower time spent on transactional HR, reduce liability, and ultimately, lower costs in areas like HR, workers' compensation and risk management, benefits, and payroll.



- 
INCREASE PROFITS
- 
MAXIMIZE PRODUCTIVITY
- 
DECREASE TIME SPENT
- 
REDUCE LIABILITY
- 
LOWER COSTS

| | EMPLOYEE BENEFITS | PAYROLL | WORKERS' COMP & RISK MANAGEMENT | HUMAN RESOURCES |
|--|--|---|---|---|
| | Premium payment and reconciliation to reduce premium leakage | Reconcile payroll and tax transactions and eliminate current payroll vendor | Lower experience modification factors through risk management and safety programs | Improve hiring and recruitment practices to reduce turnover |
| | Attract and retain happy employees | Process W-2s, deposit state and local taxes, and handle garnishments | Implementing return-to-work programs | Implementing performance management and employee handbooks |
| | Benefits administration, open enrollment, and employee claim inquiries | Management reports (e.g. job-costing by employee, department, location) | Managing workers' compensation claims | Performing transactional HR tasks (e.g. unemployment claims, position descriptions) |
| | COBRA, HIPAA, ERISA | FLSA compliance and child labor laws | OSHA compliance | FMLA, IRCA compliance |
| | No cost for Section 125 | Payroll checks and direct deposits | No down payment for premium and no audit premium | Employment Practices Liability Insurance (EPLI) |

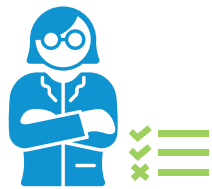
CURB CLIENT COSTS & IMPROVE THEIR PERFORMANCE

HOW FRANKCRUM CAN OFFSET ECONOMIES OF SCALE



YOU GET A POWERFUL TEAM

When you partner with FrankCrum, you have a dedicated team of experienced specialists and customer service professionals who work for you. This instantly expands your capabilities in payroll, safety/compliance, claims, and employment best practices.



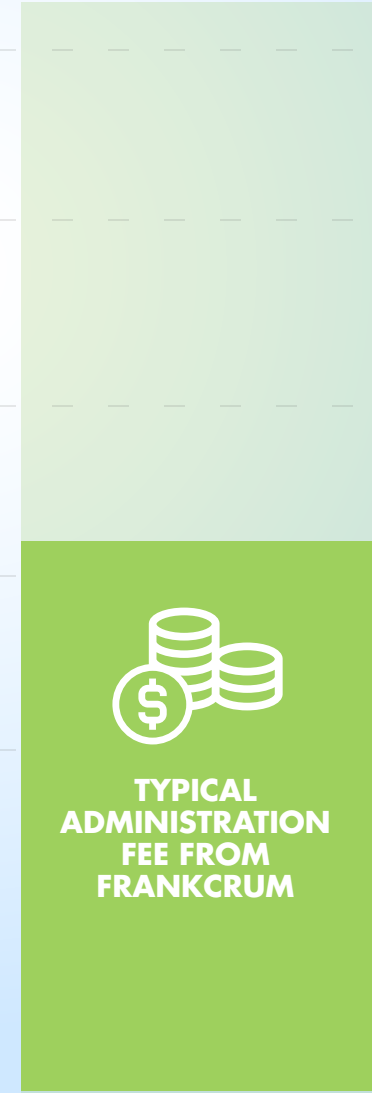
YOU'RE IN CONTROL

As a business owner, you maintain control of the strategic aspects of your business and your people. FrankCrum relieves you of employer-related administrative burdens while contributing to your success by offering advice and guidance.

**8.5% OF
GROSS PAYROLL**



HALF OR LESS!



WHAT OTHER BUSINESS LEADERS HAVE TO SAY

"Everything from W-2s that you don't have to worry about to the compliance issues with the state that you don't have to worry about – all those things are handled by FrankCrum. It's like a weight off of your shoulders. You don't have to worry about that."

– JOHN PETERS, STANLEY STEEMER



"One of the very nice things about working with FrankCrum is that they listen. They listen to what I have to say, and they'll make suggestions, and they'll work with me to find a solution. They tend to be very proactive with what needs to be done."

**– SANDY WEISS,
ANTHONY'S COAL FIRE PIZZA**



WATCH THE VIDEOS ▶

CASE STUDY

IHOP

BACKGROUND

An IHOP franchisee since 1998, Tom Throm originally bought two franchises and has since expanded to five in Florida and Georgia, employing a staff of 210. Throm summarizes his opinion of PEO services by saying, "Any small business that doesn't use a PEO is making a big mistake and should be considering it."



BUSINESS CHALLENGE

Although he has always worked with payroll services or PEOs, Throm had a series of bad experiences with several firms. Understandably a little gun-shy, he contracted with a consultant who conducted an exhaustive bidding and vetting process. Specifications included the need for a reputable, full-service PEO with the ability to handle complex hospitality payroll, benefits, workers' compensation insurance, and related HR management services.

SOLUTION

Impressed by FrankCrum's size and geographic reach, as well as the company's willingness to provide him with a bond to protect himself, Throm selected FrankCrum.

Services he uses include:

- Payroll
- Workers' compensation insurance
- Drug testing
- Consultation on personnel actions, unemployment taxes and filings, and various other HR management issues

RESULTS

- Tip tax credit: Throm appreciates FrankCrum calculating the tip tax credit and forwarding the report to him without charging a percentage. This has saved him approximately \$50,000 annually. Other firms he worked with did not report it to him and kept the credit themselves.
- Lower workers' comp rates: By virtue of group buying power, FrankCrum offers workers' comp rates that are lower than he experienced in the past.
- Annual fee comparison: Throm frequently receives sales calls from other PEOs and annually compares fees. Despite the comparison, he stays with FrankCrum.
- Service: Noting that he calls FrankCrum customer service frequently about workers' comp cases, Throm says he has no complaints and, in fact, finds them very helpful on any questions he has. "They really perform," he says.

CASE STUDY

GLASS DOCTOR

BACKGROUND

Established in 1962 with one shop in Seattle, Washington, today Glass Doctor offers complete glass repair, replacement, and services to the residential, automotive, and commercial markets in more than 270 locations in the U.S. and Canada. The company is part of the Dwyer Group, an international franchiser of service industry companies. Frank Klavon has owned the Glass Doctor of Broward County franchise since 2004 after serving as division manager for Safelite.



BUSINESS CHALLENGE

After working with another payroll provider for several years in a relationship he considered difficult and unresponsive, Klavon decided to make a change. He also realized that the time he was spending on the business had kept him from paying attention to the rising costs of his workers' compensation. Specific issues included:

- With 12 employees in the field serving clients, Glass Doctor of Broward wanted an easier and more efficient way to handle payroll and payroll reporting
- On-the-job injuries and their impact on workers' compensation costs were a growing concern

SOLUTION

Glass Doctor of Broward selected FrankCrum as its PEO to provide services such as:

- Managing employee on-boarding and working with Glass Doctor to ensure that all forms and information are submitted
- Online on-boarding tools to make adding new hires much easier for Glass Doctor and its employees
- Payroll – done quickly and efficiently
- A specialist to handle government reporting and forms
- Workers' compensation coverage

RESULTS

Glass Doctor of Broward has worked with FrankCrum for more than five years in what Klavon considers a very successful relationship, commenting specifically on how much he enjoys working with FrankCrum's people. FrankCrum also provides these advantages:

- Saves Glass Doctor money on workers' compensation coverage with the flexibility of weekly premium payments, which frees up cash
- Payroll staff who are efficient and easy to work with
- Klavon is in the customer service business himself and appreciates the ease of working with FrankCrum

CASE STUDY

ASPEN PUBLIC RADIO



THE COMPANY

Aspen Public Radio is a nationally recognized, non-profit organization serving the Aspen, Colorado area. The organization serves several communities in western Colorado and aims to provide “informative, entertaining, and educational radio and digital programming in a reliable and professional manner” to its audience.



THE BUSINESS CHALLENGE

The difference in quality of service and value offered by FrankCrum compared to their previous PEO partner is apparent to Richardson. Because of the complexities of a 24/7/365 industry with on-call schedules and events outside normal business hours, tracking PTO was a manual burden unsolved by the previous PEO partner.

With FrankCrum, Richardson was able to work with her dedicated payroll coordinator to solve the issue, at last. Now, she simply calls to reconcile PTO every month, and her employees can view their up-to-date PTO directly in the intuitive FrankCrum online portal: MyFrankCrum.

THE SOLUTION

As a non-profit group with less than 10 employees, time and resources are at a premium for Aspen Public Radio. Executive director Breeze Richardson wears many hats, including HR administrator, and cites several reoccurring pain points experienced with her past PEO partnership: extended hold times, hour-long support calls, constant transfers between departments, navigating the PEO’s challenging multi-layered online portal system, and heavy turnover at the PEO company itself among others.

“The infrastructure just wasn’t conducive to a small, non-profit organization,” says Richardson. Over time, these issues resulted in many wasted labor hours for the Aspen Public Radio team.

THE RESULTS

Personable Service: A year into Aspen Public Radio’s relationship with FrankCrum, and Richardson no longer dreads calling her PEO provider for help. “[It’s] like how a colleague would talk with you,” she says about her frequent calls with FrankCrum team members, such as her payroll coordinator and account manager. “I’m really reliant on the team at FrankCrum to meet my employees’ needs.”

Scalability: With FrankCrum’s personable one-on-one service and an HR solution customized to fit the unique needs of the small, non-profit organization, wasted time isn’t a part of the PEO experience anymore. By implementing the MyFrankCrum online portal, Aspen Public Radio employees can quickly and efficiently check their PTO and understand their benefits at a glance. Richardson says her HR needs are met, and she can confidently look to the future. “Now for me, it’s about expanding... but I know that’s not going to be hard; I just need to turn to FrankCrum.”

100+ SERVICES PROVIDED BY FRANKCRUM

100% COMMITTED TO PROVIDING YOU &
YOUR STAFF 100+ COMPREHENSIVE
EMPLOYER SERVICES

● **BENEFITS**

● **HUMAN RESOURCES**

● **WORKERS' COMPENSATION**

● **PAYROLL & TAX ADMINISTRATION**

● **COMPLIANCE & RISK MANAGEMENT**

01. Section 125 Plans
02. Benefits Administration
03. National Health Plan
04. Life Insurance
05. Supplemental Insurance
06. Handle Employee Inquiries
07. Handle Annual Open Enrollment
08. Plan Negotiations
09. Plan Reconciliation
10. Send in Premium Payments
11. Reduce Premium Leakage
12. Discount Programs
(e.g. Tickets to concerts, games, theme parks, etc.)
13. Healthcare Flexible Spending Accounts
14. Dependent Daycare Flexible Spending Accounts
15. Vision Plans
16. Dental Plans
17. Credit Union Memberships
18. Cancer Plans
19. 401(k)
20. Pet Insurance
21. GAP Coverage
22. Accident Insurance
23. Attract and Retain Employees
24. Short Term & Long Term Disability
25. Online Benefits Enrollment
26. Health Advocate
27. Unlimited Phone & Email Access to HR Guidance
28. Employment Practices Liability Insurance (EPLI)
29. Process New Employee Documentation
30. Handle Unemployment Administration
31. Employee Record Management
32. Performance Management
33. Corrective Action
34. Harassment Prevention
35. Discrimination Issues
36. Termination Process
37. Assist in Wrongful Termination Claims
38. Hiring Practices
39. Position Descriptions
40. Create & Maintain Employee Handbooks with Updates
41. Employee Assistance Program (EAP)
42. Human Resources Information System (HRIS) Employee/Employer Self-Service Portal (mobile)
43. Access to Worksite Posters
44. Drug Free Workplace Implementation
45. Wage Guides
46. LifeLock
47. E-Verify
48. Recruiting/Placement Services
49. EEO-1 Reporting
50. Applicant Tracking System Integration
51. Learning Management System
52. Pay-as-you-go Premium
53. No Down Payment
54. Multi-State Coverage
55. Manage Workers' Comp Claims
56. Analysis of Claims & Losses
57. 24-Hour Reporting
58. Post-Accident Drug Test
59. Handle Workers' Comp Classifications
60. Handle Workers' Compensation Audits
61. Safety Programs & Training
62. Safety Inspections & Worksite Hazard Recommendations
63. Safety Manual Templates & Safety Resource Library
64. Risk Management
65. End of Year OSHA 300 Reporting
66. Return to Work Programs
67. Fraud Investigations
68. Notice of Injury Filing
69. Each Client is Reviewed Annually
70. Multistate Payrolls & Taxes
71. SUTA/FUTA Cut Offs Automatically Honored
72. Certified Payrolls
73. Process & Reconcile Payroll & Taxes
74. State, Federal & Local Tax Preparation and Remittance
75. Unemployment Taxes
76. Tax Credits
77. Management Reports
78. Online Payroll
79. Direct Deposits
80. Pay Cards
81. PTO (Paid Time Off) Plan Tracking
82. Mobile PTO Approval Process
83. Garnishment Deductions & Remittance
84. Per Diems
85. Non-Taxable Reimbursements
86. W-2 Processing
87. 940 & 941 Filings
88. OCIP
89. Employment Verification
90. Job-Costing
91. Transactions
92. Multiple Pay Rates
93. In-House Technology and Product Management Teams
94. Time & Attendance System
95. OSHA: Occupational Safety & Health Administration
96. ADA: Americans with Disabilities Act
97. FMLA: Family and Medical Leave Act
98. FLSA: Fair Labor Standards Act
99. EEO: Equal Employment Opportunity
100. IRCA: Immigration Reform & Control Act
101. ERISA: Employment Retirement Income Security Act
102. DOL: Department of Labor
103. WARN: Worker Adjustment & Retraining Notification Compliance
104. Title 7: Civil Right Act of 1964
105. INS: Immigration & Naturalization Service
106. COBRA: Consolidated Omnibus Budget Reconciliation Act
107. Child Labor Law Compliance
108. ADEA: Age Discrimination Employment Act
109. HIPAA: Health Insurance Portability & Accountability Act of 1996
110. ACA: Affordable Care Act
111. Cyber Liability Insurance
112. Pay-Go General Liability Insurance

+ MORE ADDED REGULARLY!

SAMPLE RATE SHEET



Pricing Based On Annual Payroll Of \$500,000.00

**Exhibit A
6/16/2022**

| Payroll By Code | W/C Code | Description | FICA (Employer's Share) | SUTA | FUTA | Workers' Comp Charge | Admin | Payroll Burden | Payroll Burden After SUTA Limits |
|-----------------|----------|----------------|-------------------------|------|------|----------------------|-------|----------------|----------------------------------|
| \$480,000.00 | 9082FL | Restaurant NOC | 7.65 | 1.97 | 0.60 | 1.55 | 3.00 | 14.77 | 12.20 |
| \$ 20,000.00 | 8810FL | Clerical NOC | 7.65 | 1.97 | 0.60 | 0.14 | 3.00 | 13.36 | 10.79 |

Your company may qualify for our optional, low cost, pay-as-you-go general liability insurance program. A completed questionnaire is required for pricing. Please contact your representative or FrankCrum for more details at 727-412-7765 or email us at fcia@frankcrum.com

Contingencies:

- * Good news! You qualify for our Safe Workplace Rewards Program which could earn you reimbursement of a portion of your workers' compensation premium. Your enrollment is automatic upon contract execution.
- * Rates only valid with receipt of three years of carrier loss runs valued within 60 days of start date or complete loss history if less than three years of prior coverage (loss affidavit accepted if no prior coverage) and documentation confirming payroll levels; rates subject to change upon review
- * Loss Control Survey required upon enrollment
- * If receiving a paycheck, owners must be compensated on a salary basis per week at a rate not less than \$684.00 or the FLSA minimum, as indexed, for salaried employees.

Additional Charges:

- * \$0.00 non-refundable payroll and workers comp enrollment fee (payable to FrankCrum)
- * \$250.00 fee per workers comp medical only claim (\$50.00 per incident only claim)
- * \$1,000.00 fee per workers comp claim subject to indemnity benefit payments
- * EPLI is \$1.00 per employee per week
- * FrankAdvice, our superior human resource program, provides sound, practical and professional guidance and materials on human resource topics for only \$9.95 per week
- * Standard Human Resource Information System platform and on-line employee/employer self-service portal available at no additional charge.
- * Delivery fee is the price of shipping and handling
- * See page 2 for additional services
- * Client is automatically enrolled in our optional Cyber Protection Services program for \$7.00 per week.

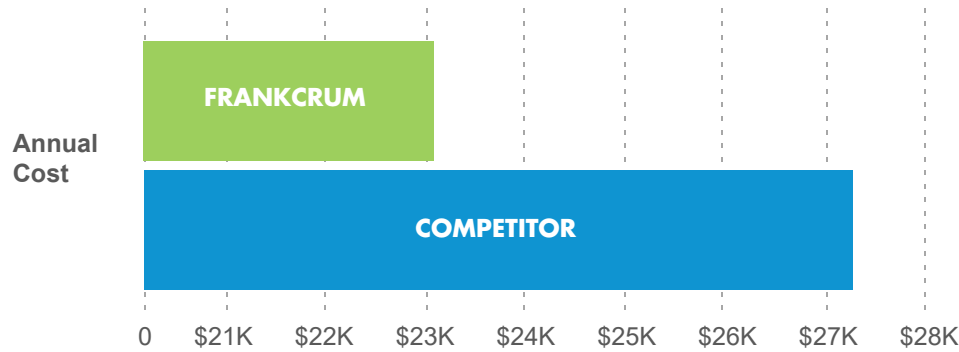
Rates/Services are based upon consistent payrolls. Workers Compensation coverage subject to approval by our insurance provider. Quote valid for 30 days from Exhibit A date above.

The Payroll Burden is based upon a percentage of wages representing the total combined cost of FICA, FUTA, SUTA, Worker's Comp, and Admin. After an employee in a given state reaches their taxable wage limit, the Payroll Burden After SUTA/FUTA Limit applies. Workers' Comp rates for Overtime are calculated by dividing the WC Rate above by 1.5 (or your specific company's overtime wage multiplier) reducing your payroll burden for OT wages. There is no Workers' Comp charged on tip wages (also resulting in a lower payroll burden than shown above).

This Exhibit A is a part of your Client Service Agreement and shall be incorporated by reference therein. Your Intention to enter into a Client Service Agreement with FrankCrum is evidenced by signing above.

_____ Date

COMPLIMENTARY COST COMPARISON



ANNUAL SAVINGS
WITH FRANKCRUM

\$4,184.21



FRANKCRUM

| | | | BEFORE SUTA DROP COST | | | AFTER SUTA DROP COST | | | ANNUAL COST |
|-----------------|------------------|----------|-----------------------|----------------|-------------------|----------------------|----------------|--------------------|---------------------|
| WC Code | Annual Payroll | oo's | Payroll | Payroll Burden | Annual Cost | Payroll | Payroll Burden | Annual Cost | Annual Cost by Code |
| 5506 | \$97,500 | 1 | \$8,500 | x 15.75% | = \$1,338.75 | \$89,000 | x 10.55% | = \$9,389.50 | \$10,728.25 |
| 8742 | \$50,000 | 1 | \$8,500 | x 14.71% | = \$1,250.35 | \$41,500 | x 9.51% | = \$3,946.65 | \$5,197.00 |
| 8810 | \$67,600 | 2 | \$17,000 | x 14.55% | = \$2,473.50 | \$50,600 | x 9.35% | = \$4,731.10 | \$7,204.60 |
| TOTAL(s) | \$215,000 | 4 | \$34,000 | | \$5,062.60 | \$181,100 | | \$18,067.25 | \$23,129.85 |

COMPETITOR

| | | | BEFORE SUTA DROP COST | | | AFTER SUTA DROP COST | | | ANNUAL COST |
|-----------------|------------------|----------|-----------------------|----------------|-------------------|----------------------|----------------|--------------------|---------------------|
| WC Code | Annual Payroll | oo's | Payroll | Payroll Burden | Annual Cost | Payroll | Payroll Burden | Annual Cost | Annual Cost by Code |
| 5506 | \$97,500 | 1 | \$8,500 | x 16.90% | = \$1,436.50 | \$89,000 | x 12.50% | = \$11,125.00 | \$12,561.50 |
| 8742 | \$50,000 | 1 | \$8,500 | x 16.86% | = \$1,433.10 | \$41,500 | x 11.46% | = \$4,755.90 | \$6,189.00 |
| 8810 | \$67,600 | 2 | \$17,000 | x 16.71% | = \$2,840.70 | \$50,600 | x 11.31% | = \$5,722.86 | \$8,563.56 |
| TOTAL(s) | \$215,000 | 4 | \$34,000 | | \$5,710.30 | \$181,100 | | \$21,603.76 | \$27,314.06 |

This cost comparison reflects your current estimated annual costs for Workers' Compensation Insurance, State Unemployment Insurance, and Payroll Administration versus the proposed cost of complete PEO services through FrankCrum.

- Payroll Administration
- Workers' Compensation Insurance
- Unemployment Claims Management
- EPLI Insurance
- Employee Benefits
- Risk Management
- State & Federal Unemployment Tax Filings
- Human Resources

We also offer a wide variety of other products and services to fit your business needs.

Please feel free to contact us at any time regarding our products and services, or if you have any questions regarding our proposal.

OPTIONAL SERVICES

PAYROLL

| | |
|------------------------------|---|
| Stop payment / reversal | \$35 |
| Reverse direct deposit | \$35 |
| E-Verify | Priced upon request |
| Verify check status | \$6 or \$14 if check is greater than 90 days |
| Copy of cashed check | \$10 or \$14 if check is greater than 90 days |
| Garnishments | Charged to employee per work in states guidelines |
| Early check cashing fee | \$1.25 per occurrence |
| Same-day direct deposit file | Starting at \$35 |

WORKERS' COMPENSATION

| | |
|----------------------------------|--|
| Loss runs | 1 FREE per year then \$30 per subsequent request within the year |
| Waiver of subrogation | \$300 |
| Blanket waiver | Priced upon request |
| Alternate employers' endorsement | \$500 |

BILLING

| | |
|--|-------------------|
| Additional deliveries | Cost of overnight |
| Additional locations | Cost of overnight |
| 48-hour letter for non-payment (second letter) | \$200 |

ADMINISTRATION FEES

| | |
|---|--|
| Criminal background check (continental U.S.) | \$25 |
| Ten-panel drug test (if taken at a Quest Lab) | \$38 |
| Motor vehicle report | Prices vary by state |
| Employment tax credit services | 15% of the dollar amount of the tax credit |

BENEFITS

| | |
|-------------------------------------|--|
| 1094/1095 processing (plus postage) | \$2,000 per year for first FEIN; \$200 each additional FEIN |
| 401(k) establishment fee | Prices vary |
| 401(k) transfer fee | \$350 + \$3/balance to Slavic; \$500 max |
| 401(k) annual fee | Employer maximum of \$200/year reduces to \$0 with 8 or more employees participating (employees pay a \$7 quarterly fee) |

MISCELLANEOUS

| | |
|--|---|
| FrankCrum TrainingHub | \$4.00 and up per user, plus setup fee |
| JazzHR applicant tracking subscription | Priced upon request |
| AmTrust Cyber Liability Insurance | \$7.00 per week |
| UKG Time & Attendance Software | \$2.75 and up per user, plus setup fee. \$39 monthly minimum. |
| IT customization fee | \$120 per hour |
| Custom onboarding forms | \$295 per year |

MYFRANKCRUM





HR TECHNOLOGY THAT INSPIRES
BUSINESSES TO BE THE BEST THEY CAN BE

HUMAN RESOURCES, PAYROLL, AND BENEFITS PLATFORM



HERE ARE JUST SOME THINGS MYFRANKCRUM MAKES EASY:

- Employee onboarding
- Payroll submission
- Time off tracking
- Time clock integration
- Employee records management
- Reporting
- Workers' compensation certificates
- Benefits enrollment
- Customizable dashboard
- Resource library for HR, safety, and news
- Customize colors and logo for your brand
- Applicant Tracking System (ATS) integration

EMPLOYEES WILL LOVE THE DASHBOARD THAT PROVIDES QUICK VIEWS OF RECENT PAYCHECKS AND TIME-OFF BALANCES. THEY CAN ALSO:

- Request time off
- Access pay history
- View and print W-2s and pay statements
- Change direct deposit preferences
- Manage personal information
- Enroll in available perks and benefits
- Receive company communications

Mobile functionality was built-in from the start so that you can use MyFrankCrum from any device.

**PLEASE REQUEST A DEMO OF OUR
MYFRANKCRUM SELF-SERVICE PLATFORM.**

HRIS WITH A MODERN DESIGN THAT'S USER-FRIENDLY, FAST, AND INTUITIVE

MyFrankCrum, our proprietary HRIS, is designed for quick access to the most popular functions, making tasks easier for managers, payroll professionals, and employees. Managers can see important updates, like pending time-off requests, right on the dashboard. This user-friendly technology also makes entering payrolls and updating employee information a snap.

ADDITIONAL PRODUCTS





WORK SMARTER WITH OUR TIMEKEEPING SOLUTION

Accurate time tracking is tough—especially when employees are on the go or working at different sites—which can snowball into budgeting, planning, and billing errors.

If you're using timesheets or a manual process for timekeeping, you're working harder than you should to navigate these challenges. And even if you have a time and attendance system in place, integration with our payroll system, MyFrankCrum, could benefit you greatly.

We're excited to offer you our timekeeping solution powered by UKG (formerly Kronos). Here are a few game-changing features:



INCREASE PUNCH ACCURACY WITH GEOFENCING

With geofencing, you can pre-set a location and restrict employees from punching in/out when they exceed its radius. This ensures that employees are accurately paid for their time on-site and helps curb time fraud.



MAINTAIN PROFITABILITY WITH JOB COSTING

UKG allows team members to toggle between job details as they track time, allocating labor costs by project, job, task type, and more. Accurate and timely cost attribution makes on-demand reporting possible and profitability easier to maintain.



ACCESS FROM ANYWHERE

Gone are the days of punching a physical time clock. Employees can use the UKG mobile app to record and manage time. Punches are even recorded when WIFI connectivity isn't readily available.



MYFRANKCRUM INTEGRATION

Importing timekeeping data into MyFrankCrum for payroll processing is easy with our UKG integration. Plus, when added to MyFrankCrum, your new hires will be auto replicated in UKG for a seamless setup.



TIME & ATTENDANCE QUOTE

QUOTE VALID FOR 30 DAYS



Software and Mobile App

- Hosted in the cloud on world-class, secure servers
- Employees can punch in/out from a computer or smartphone
- No additional hardware needed
- User-friendly and easy to navigate
- Geo-locate employee punches and restrict off-site punches to specific locations
- Export hours easily and import them directly into FrankCrum payroll
- Employees can view hours, schedules, and transfer labor levels
- Employee information automatically integrates from our payroll system; no duplicate entry

\$2.75 per month x _____ users

(REQUIRED)



InTouch & InTouch Biometric

- Embedded operating system eliminates the need to have a local hardware client
- Multiple authentication methods including fingerprints, badges and PINs, in any combination
- Easy to operate and is user programmable
- Employee capacity up to 10,000
- Color display
- Data input validation
- Lockout scheduling
- Employee messaging

InTouch (Mag Card)

2 year lease: \$136 per month x ___ clocks

3 year lease: \$115 per month x ___ clock

\$3 x _____ badges

InTouch (Biometric)

2 year lease: \$186 per month x ___ clocks

3 year lease: \$158 per month x ___ clocks

Set-Up and Terms of Service

One-time fee includes software configuration, setup and webinar training, and is assessed within 30 days upon contract signing.

| Number of Users | Setup Fee |
|---------------------------------|-----------|
| <input type="checkbox"/> 1-10 | \$445 |
| <input type="checkbox"/> 11-50 | \$590 |
| <input type="checkbox"/> 51-100 | \$710 |
| <input type="checkbox"/> 100+ | \$945 |

- Per User software fee applies to all time clock systems: \$2.75 per user per month
- Hardware charges are additional and will be assessed upon shipment. Shipping charges apply.
- Optional onsite hardware installation is an additional charge.
- 2 year term is required. Full balance due upon early termination plus return of hardware.
- If leasing hardware, local sales tax will apply to monthly invoicing.
- Minimum monthly billing of \$39 for service

One-time fees: \$ _____

Plus: \$ _____/mo

For more details or to learn more about the features of each of these systems, please contact salesadmin@frankcrum.com
By signing below I agree to the above selected hardware and/or software for the terms listed.



Client Company Name _____ Quote Date _____ Client # _____

Client's Signature _____ Printed Name _____ Title _____ Date _____

Contact Name _____ Email _____ Phone _____



HIRING IS HARD. MAKE IT EASIER WITH JAZZHR.

JazzHR is a powerful, affordable, user-friendly recruiting solution that integrates with MyFrankCrum.

As an award-winning applicant tracking system, JazzHR helps teams collaborate better during the recruitment process and provides automation to improve hiring efficiency and create the perfect candidate experience.

JazzHR helps businesses **cut time to hire by 50% and increase job traffic by 500%.**

KEY FUNCTIONALITY:

- One-click posting to 25+ candidate sources
- Job review to ensure maximum visibility of free job boards
- Customizable career page
- Candidate texting
- Robust candidate search
- Knockout questions to filter your pipeline to the best candidates
- Candidate self-scheduling

JAZZHR+MYFRANKCRUM

The seamless integration ensures the instant and accurate transition of candidate data from JazzHR to MyFrankCrum at the point of hire, saving clients time while eliminating manual entry and errors.



AN AFFORDABLE ENTERPRISE CYBER LIABILITY PROGRAM

You may assume that cyber criminals only go after large corporations, but here are the facts:

43% of cyber attacks target small businesses, and numbers are on the rise.

60% of small businesses that are victims of cyber attacks go out of business within 6 months.

That's why FrankCrum has partnered with AmTrust Financial, an AM Best "A-" rated insurance carrier, to offer Enterprise Cyber Liability Insurance to help you protect your business.



WHY IS CYBER LIABILITY COVERAGE IMPORTANT?

Your company is at risk. Even with a comprehensive cybersecurity program, risks are increasing as criminals find new ways to exploit company technology.

Your business is liable. Businesses are liable for their company and customers' online data regardless of where it's stored.

Cyber incidents can be costly. The cost of a cyber incident – especially litigation defense – can quickly devastate a business. For example,

- Before his termination, an employee stole personal account details the business held on its clients and sold them online. When the scheme was revealed, the clients sued the business for invasion of privacy and remediation. Total settlement and defense costs exceeded \$200,000!
- A hacker gained access to a contractor's phone and email account and stole her clients' credit card information. In addition to the cost of breach notification, clients filed suit against the contractor. The total cost of the incident was \$150,000.

WE'VE GOT YOU COVERED

The Cyber Liability Program offers a specialty policy that protects your company from first and third-party risks that arise from using technology.

Program Advantages:

- Lots of coverage (\$250,000 liability limit) for a low price (currently \$7.00 per week)!
- All FrankCrum clients are eligible regardless of cyber claims history or revenue with no underwriting or application process.
- \$1,000 client retention per claim.
- Online access to certs, policy, and claims information.
- Policy written directly in your company name.

Types of Risks Covered:

- Privacy: Loss of client credit cards, personally identifiable information, protected health information
- Data: Corruption or destruction of data on a computer system
- Network Security: Denial or disruption of service due to ransomware and malware
- Human Error: When a hacker pretends to be a trusted contact and entices a victim to take an action that undermines cybersecurity



Companies that lack a solid training program pay higher insurance premiums, are at greater risk for lawsuits and fines, and typically suffer lackluster business performance compared to those that prioritize employee development. By contrast, a trained workforce leads to:

- ✓ Better compliance outcomes
- ✓ Faster processes
- ✓ Higher customer satisfaction
- ✓ Greater productivity
- ✓ Safer work practices
- ✓ Better business performance

At FrankCrum, our goal is to help you become the best employer you can be. That's why we developed FrankCrum TrainingHub, our learning management system (LMS) offering.

FrankCrum TrainingHub enables companies to offer customized training programs through an online platform. It frees administrators from manually tracking course completions and following up with managers and employees. And it addresses concerns about whether teams are fully compliant with training regulations.

FrankCrum clients receive unmatched pricing on the two package options below.

TRAININGHUB PREMIUM PACKAGE INCLUDES:

- ✓ Training tailored to your business, curated from an extensive catalog with thousands of courses
- ✓ Access to professionally created training courses in categories that include:
 - Compliance
 - Customer Service
 - Business
 - Sales
 - Leadership Skills
 - Industry-Specific Training
 - Office Safety
 - And More!
- ✓ Include your own customized training content to be uploaded by FrankCrum
- ✓ Unlimited consultations with FrankCrum's Learning and Development Manager
- ✓ FrankCrum support includes:
 - Adding new users
 - Removing terminated users
 - Managing content

TRAININGHUB BASIC PACKAGE INCLUDES:

- ✓ Access to ten preselected, professionally created training courses in categories that include compliance, business, leadership skills, and office safety
- ✓ Include your own customized training content to be uploaded by FrankCrum
- ✓ FrankCrum support includes:
 - Adding new users
 - Removing terminated users
 - Managing content

PAY OPTIONS



WHICH IS BEST FOR YOUR EMPLOYEES?

1

PAPER CHECKS

- Employers can physically hand employees their pay
- Recurring shipping costs and potential delays
- Fees for cancelled checks or stop payments
- Greater risk of fraud/identity theft

2

PAY CARDS

- Pay readily available*
- Pay can be split across multiple cards
- Employees may be charged nominal fees for certain transactions
- Manage card and pay bills using the card online
- Funds secured and insured by FDIC

3

DIRECT DEPOSIT

- Pay readily available*
- Pay can be split across cards
- No costs or setup fees from FrankCrum
- Utilize online banking to manage account and pay bills
- Funds secured and insured by FDIC

The features and options listed in the chart only apply when payroll is funded on time. All pay options include access to pay statements online through MyFrankCrum.

*Bank holidays and delays could apply.

PAY CARDS

EVERYONE BENEFITS FROM
RAPID! PAYCARDS



EMPLOYER BENEFITS

- No cost to the employer
- Simplify payments to employees, regardless of location
- Decrease paycheck fraud
- Eliminate lost check fees and hassles
- Manage final wage payments without overnighting a check
- Reduce security risk with paperless pay
- Discover added convenience by accessing reporting online

CARDHOLDER BENEFITS

- No fee for signature or debit transactions
- Access money immediately without waiting to collect or cash paychecks
- Avoid check-cashing fees or purchasing money orders
- Use PIN to request cash back at point-of-sale
- Utilize large surcharge-free ATM network
- Enroll in text alerts
- Authorize up to one additional Companion Card at no additional fee
- Reduce security risk with paperless pay and FDIC insured balances
- Load additional deposits like tax returns or other direct deposits
- No credit check or bank account required
- Manage account online and via the rapid!Access mobile app

**FOR MORE INFORMATION, CONTACT THE FRANKCRUM SALES
DEPARTMENT AT 1.877.695.6207.**

SAFE WORKPLACE REWARDS PROGRAM



HOW REWARDS ARE CALCULATED

The amount of a Safe Workplace Program reward is computed by summing the total incurred amount for the client's workers' compensation claims between the client's first payroll start date and 12 months later (plan year) and multiplying by 2.05 to calculate developed losses. The developed losses are then divided by the amount of the workers' compensation charges paid during the plan year to compute the developed loss ratio. The reward amount equals the amount of the workers' compensation charges paid during the plan year times the developed loss ratio percentage located on the grid below.

ABOUT THE PROGRAM

FrankCrum provides workers' compensation coverage for its clients' leased employees per their Client Service Agreement. The Safe Workplace Rewards Program monetarily rewards clients for effective safety management implemented at their worksites. FrankCrum will reimburse participating clients a percentage of their workers' compensation charges based upon the terms and conditions of this program.

EXAMPLE

- Client's first payroll start date = **Jan. 1, 2023**
- Workers' compensation charges: Paid **from Jan. 1 - Dec. 31, 2023 = \$50,000.00**
- Sum of claims: On **July 1, 2024**, total incurred amount for workers' compensation claims between **Jan. 1 - Dec. 31, 2023 = \$5,000.00**
- Developed Losses: **(\$5,000.00 x 2.05) / \$50,000.00 = 20.5%**
- Developed Loss Ratio: Grid row 4, column 6 = **4%**
- Reward: **\$50,000.00 x 4% = \$2,000.00** The reward is calculated 18 months after the client's first payroll start date and distributed within 60 days. To be eligible for the reward, the client must be active, not pending termination, and in good standing with FrankCrum with no past due balance.

DEVELOPED LOSS RATIO

| Workers' Comp Charge | No Losses | .01% - 5.00% | 5.01% - 10.00% | 10.01% - 15.00% | 15.01% - 20.00% | 20.01% - 25.00% | 25.01% - 30.00% | 30.01% - 35.00% | 35.01% - 40.00% | 40.01% - or greater |
|------------------------|-----------|--------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------|
| \$5,000 - \$29,999 | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 2% | 1% | 0% |
| \$30,000 - \$39,999 | 4% | 4% | 3% | 3% | 3% | 3% | 3% | 2% | 1% | 0% |
| \$40,000 - \$49,999 | 5% | 5% | 4% | 4% | 4% | 4% | 3% | 2% | 1% | 0% |
| \$50,000 - \$74,999 | 6% | 6% | 5% | 5% | 4% | 4% | 3% | 2% | 1% | 0% |
| \$75,000 - \$99,999 | 8% | 7% | 6% | 5% | 4% | 4% | 3% | 3% | 2% | 0% |
| \$100,000 - \$149,999 | 10% | 8% | 7% | 6% | 5% | 4% | 4% | 3% | 2% | 0% |
| \$150,000 - \$199,999 | 12% | 10% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 0% |
| \$200,000 - or greater | 14% | 11% | 9% | 8% | 6% | 5% | 4% | 4% | 3% | 0% |



MINIMUM PREMIUM POLICY

CONCERNED ABOUT PEO WORKERS' COMP COVERAGE?

When considering a PEO, some prospective customers worry about liability related to workplace injuries of subcontractors or workers who aren't on the PEO payroll.

Unlike other PEOs, FrankCrum has its own workers' comp carrier: Frank Winston Crum Insurance. This distinction allows us to easily and affordably add a Minimum Premium Policy when qualified customers need it, ensuring their workers or subcontractors are covered.

ABOUT OUR MINIMUM WAGE POLICY (MPP)

Streamlined Process

By standardizing rates and eliminating underwriter approval, we've made the process of writing the MPP easy and quick.

Affordable

Pricing is simply based on the minimum premium established by the state.

Client Company As Named Insured

Unlike the WC coverage from a PEO, the client's company is the named insured on the MPP Certificate of Insurance.

Qualifying Criteria & Requirements

- Cannot employ uninsured subs
- Cannot have sub exposure greater than 30%
- A six-month audit is required with our MPP

READY TO FIND OUT HOW EASY IT IS TO GET AN MPP?

Email pricing@frankcrum.com or login to Quote & Connect and send a comment.

4

WAYS BROKERS
AND AGENTS
CAN EARN
MORE WITH
FRANKCRUM!

1. HEALTH INSURANCE REFERRALS

- Do you have a FrankCrum PEO client interested in a health insurance plan? FrankCrum offers a master plan through Aetna, and can shop the open market to tailor a plan to the clients' needs.
 - Refer a new account to FrankCrum's Master Health Plan and earn 20% of the commissions received by our agency.
 - Refer a client to a standalone policy, and receive 20% of the carrier payout.

All you do is submit the referral and FrankCrum administers and reconciles the health plan from there.

2. GENERAL LIABILITY INSURANCE

- Do you have a FrankCrum PEO client in need of a General Liability quote or renewal? FrankCrum's affiliated insurance agency offers pay-as-you-go GL for Artisan Contractors in most classes. "A Paper" is available, and there is no charge for Blanket 2010 AI in AL, FL, GA, MD, NC, SC, TN, TX and VA.
 - Refer a PEO client for a General Liability Insurance quote, and receive 10% of the premium.

All we need from you is a few documents related to your license and agency.

3. STAFFING REFERRALS WITH RESIDUAL COMMISSIONS

Do you have a prospect or client who needs to ramp up their staff? Whether they need temporary, temp-to-perm or direct hires, FrankCrum Staffing can provide support (even if they're not a PEO client)!

| | | |
|----------------|---------------------|-------------------|
| Temp Placement | 60% or more markup | 2% commission |
| Temp Placement | 50% - 59.99% markup | 1.5% commission |
| Temp Placement | 40% - 49.99% markup | 1% commission |
| Temp Placement | 40% or less markup | .5% commission |
| Direct Hire | | 5% of the revenue |

All you do is visit frankcrumstaffing.com/broker, complete the form, and FrankCrum Staffing's seasoned Recruiters do the rest.

4. PEO ENROLLMENT FEES

- Do you include an enrollment fee in your quote?
 - Charge an enrollment fee on any new account over \$100,000 in payroll, and receive 50% of the fee after the client runs their first payroll.

Enrollment fees are common in the PEO industry, and typically range from \$1,000 - \$1,500.

BENEFITS 



BENEFITS



PLAN OPTIONS

**QUALITY EMPLOYEE BENEFITS
HELP ATTRACT AND RETAIN
VALUED EMPLOYEES**

HEALTH INSURANCE: MAJOR CARRIERS

- Available to eligible employees
- Discounts on weight loss programs, fitness memberships, and hearing aids
- Plans may include term life insurance
- Groups are subject to underwriting
- Minimum Essential Coverage (MEC) plans available to applicable large employers needing to avoid the ACA Employer Mandate pay or provide 4980H(a) penalty
- Participation and employer contribution requirements apply

MAJOR MEDICAL HEALTH INSURANCE: AETNA

- Available to employees working 30 hours or more per week
- Choose from multiple ACA-compliant plans based on specific needs
- Online access to health information, claims, and resources
- Participating employees receive \$10,000 term life and AD&D insurance

AETNA HEALTH PLAN MEMBERS ALSO HAVE ACCESS TO:

- Healthcare Support: CVS MinuteClinic Virtual Care, Informed Health Line, and Aetna Maternity Program
- Wellness Support: Online health coaching, fitness goal app, support programs for behavioral health and counseling for personal issues and work/life balance
- Discounts: Healthy vision services, hearing care, gym memberships, weight loss programs, and more

AT SELECT CVS PHARMACY LOCATIONS:

- MinuteClinic offers free wellness/monitoring services and 20% off CVS branded over-the-counter medications for enrollment into select plans
- HealthHUB combats rising costs by offering clinical services, urgent care, group coaching, and exercise under one roof

All groups are subject to underwriting. Employee deductions are available on a pre-tax basis. Minimum participation and employer contribution requirements apply.

Beyond HEALTH INSURANCE

Unless noted, all plans are offered by MetLife, available to employees working 30 hours per week, and no employer contribution is required.



SHORT AND LONG-TERM DISABILITY

Employer-paid or voluntary options available



DENTAL

Multiple plans available; child and adult orthodontics



VISION

Eye exams, prescriptions, frame and lens allowances, etc.



TERM LIFE AND AD&D

Employer-paid or voluntary options available



401(K) RETIREMENT SAVINGS PLAN (SLAVIC)

Numerous investment choices. Establishment fee applies. Plan docs, testing, audits, and Form 5500 are handled by FrankCrum at no extra cost.



FLEXIBLE SPENDING ACCOUNT (INSPIRA FINANCIAL)

Tax advantage reimbursement for qualified out-of-pocket medical and daycare expenses



HEALTH SAVING ACCOUNT (INSPIRA FINANCIAL)

Employees enrolled in a high deductible health plan can contribute pre/post-tax dollars for eligible expense reimbursement for themselves, spouses, and tax dependents



SUPPLEMENTAL PRODUCTS

- Hospital Indemnity
- Accident
- Critical Illness
- Legal Services Plans
- Farmers Home and Auto Insurance



EMPLOYEE ASSISTANCE PROGRAM (ESPYR/HEALTH ADVOCATE)

Employees access a 24-hour emergency hotline for short-term problem resolution. Available to employers not participating in an Aetna health plan. Employer-paid option.



OTHER PERKS

- TicketsAtWork
- Corporate America Family Credit Union
- Pet Assure
- LifeLock with Norton
- Prescription Discount Plan

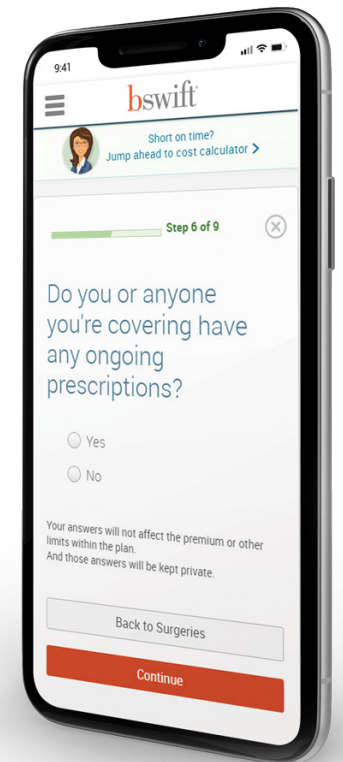


BENEFITS PLATFORM BY BSWIFT



Our electronic benefits portal, bswift, integrates directly with MyFrankCrum for ease of administration and efficiency. Plus, its AI-powered virtual Assistant, Emma, helps employees navigate their health benefits.

MEMBERS CAN ACCESS
THEIR BENEFITS FROM
ANYWHERE USING THE
BSWIFT MOBILE APP.



MEET ASK EMMA

Emma is your 24/7 guide through the world of health benefits. With her AI technology and user-friendly interface, she provides real-time, personalized support, understands queries accurately, and simplifies information search. Empowering employees to concentrate on what matters most, Emma allows them to navigate health benefits effortlessly.

Emma is fully integrated into the benefits enrollment platform and provides different degrees of education and support to fit each employee's needs:

- Personalized walkthroughs for “passengers” who like to be guided
- FAQs and explainer bubbles for “info detectives” who prefer to self-educate
- Standalone calculator and estimate breakdown for “number crunchers” who want to delve into every detail

THE ADVANTAGES OF ASK EMMA

Benefits selection can be overwhelming and confusing for employees, but Ask Emma delivers real results. In addition to a better enrollment experience, Ask Emma helps employees make informed healthcare decisions that can help reduce their out-of-pocket expenses.

PLAN SAMPLES

FOR COMPARISON PURPOSES

The benefit summary is for illustrative purposes only and should not be relied upon to determine coverage. Should a discrepancy exist, plan/carrier documents, and rate sheets shall prevail.

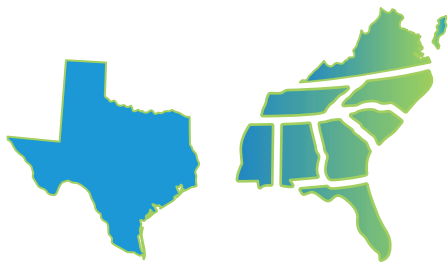
| PLAN NAME | OA MC 750/90% | OA MC VALUE 6,350/100% | OA MC 2,000/100% | OA EPO 3,000/100% | OA EPO 1,500/80% | OA EPO 0/100% |
|--------------------------------|--------------------|---------------------------|---------------------|----------------------|---------------------|-------------------|
| Product Type | PPO | PPO | PPO | EPO | EPO | EPO |
| Carrier | Aetna | Aetna | Aetna | Aetna | Aetna | Aetna |
| IN-NETWORK BENEFITS | | | | | | |
| Deductible | \$750 / \$1,500 | \$6,350 / \$12,700 | \$2,000 / \$4,000 | \$3,000 / \$6,000 | \$1,500 / \$3,000 | \$0 / \$0 |
| Coinsurance | 10% | 0% | 0% | 0% | 20% | 0% |
| OOP Max (Ind / Fam) | \$2,500 / \$5,000 | \$6,350 / \$12,700 | \$3,000 / \$6,000 | \$4,400 / \$8,800 | \$5,000 / \$10,000 | \$3,000 / \$6,000 |
| Primary / Specialist Visit | \$25 / \$40 | \$25 / 0% | \$30 / \$50 | \$35 / \$70 | \$30 / \$55 | \$25 / \$45 |
| Inpatient Surgery | 10% | 0% | \$600 | \$600 | 20% | \$1,500 |
| Outpatient Surgery | 10% | 0% | \$200 | \$200 | 20% | \$200 |
| Emergency Room | \$350 | 0% | \$350 | \$350 | \$350 | \$350 |
| Urgent Care | \$75 | 0% | \$75 | \$75 | \$75 | \$75 |
| PRESCRIPTION | | | | | | |
| Deductible | None | None | None | None | None | None |
| Generic | \$10 | \$10 | \$10 | \$10 | \$10 | \$10 |
| Formulary | \$45 | \$45 | \$45 | \$45 | \$45 | \$45 |
| Non-Formulary | \$70 | \$70 | \$70 | \$70 | \$70 | \$70 |
| Specialty | 25% | 25% | 25% | 25% | 25% | 25% |
| Mail Order | 2x | 2x | 2x | 2x | 2x | 2x |
| OUT-OF-NETWORK BENEFITS | | | | | | |
| Deductible (Ind / Fam) | \$2,250 / \$4,500 | \$10,000 / \$20,000 | \$7,500 / \$15,000 | N/A | N/A | N/A |
| Coinsurance | 40% | 50% | 30% | N/A | N/A | N/A |
| OOP Max (Ind / Fam) | \$8,000 / \$16,000 | \$15,000 / \$30,000 | \$10,000 / \$20,000 | N/A | N/A | N/A |

GENERAL LIABILITY



GENERAL LIABILITY

FRANKCRUM OFFERS PAY-AS-YOU-GO GENERAL LIABILITY TO ARTISAN CONTRACTORS.



AVAILABLE FOR FRANKCRUM PEO CLIENTS IN ALABAMA, FLORIDA, GEORGIA, MARYLAND, NORTH CAROLINA, SOUTH CAROLINA, TENNESSEE, TEXAS, AND VIRGINIA

LOOKING FOR A GENERAL LIABILITY QUOTE?

You **DO NOT** have to be appointed to receive a quote and sell your clients General Liability coverage!



COMPETITIVE RATES



NO PREMIUM FINANCE CHARGE



NO DOWN PAYMENT OF PREMIUM



LIMITS UP TO \$1M, \$2M, \$3M, AND \$4M



SIMPLIFIED CERTIFICATE REQUEST FOR YOUR FRANKCRUM PEO CLIENTS



FAST QUOTE TURNAROUND



A-RATED OPTION AVAILABLE



10% COMMISSION FOR LICENSED AND INSURED BROKERS (NO CARRIER APPOINTMENT NEEDED)

FLORIDA ADMITTED ONLINE CONTRACTOR GL PROGRAM QUICK REFERENCE GUIDE

91111 Air Conditioning Systems Installation, Service or Repair
97220 Air Cooled Engine Service or Repair
91127 Alarm Systems - Installation, Service, or Repair (No Monitoring)
91150 Appliance & Accessories Install or Repair - Commercial
91155 Appliance & Accessories Install or Repair - Residential
91315 Cable or Subscription TV
91340 Carpentry - Construction - Residential
91341 Carpentry - Interior
91342 Carpentry - Construction - Commercial
91343 Carpentry - Shop Only
91405 Carpet, Rug, Furniture, Upholstery Cleaning - on Customer Premises
91436 Ceiling or Wall Installation
91481 Chimney Cleaning
99952 Cleaning Outside of Building By Water or Steam Pressure Apparatus
91551 Communication Equipment Installation - Industrial or Commercial
91555 Computer Service or Repair
91560 Concrete Construction
91580 Contractors - Executive Supervisors
91629 Debris Removal Including Construction Site Clean-Up
91746 Door, Window Installation
92102 Drilling - Water Wells
92215 Driveway, Parking Area or Sidewalk Paving or Repaving
92338 Drywall or Wallboard Installation
92451 Electrical Apparatus - Installation, Servicing or Repair
92478 Electrical Work - Within Buildings
94007 Excavation
94276 Fence Erection Contractors

| | MINIMUM PREMIUMS | | | |
|---|------------------|---------|-----------|-------------|
| LIABILITY LIMITS | 100/200 | 300/600 | 500/1,000 | 1,000/2,000 |
| Frank Winston Crum Insurance Co. (AM Best B++, VII) | \$400 | \$500 | \$550 | \$600 |
| Clear Blue Insurance Co. (AM Best A-, VIII) | \$435 | \$535 | \$585 | \$635 |

94304 Fire Extinguisher - Servicing, Refilling or Testing
94569 Floor Covering Installation - Not Ceramic Tile or Stone
95124 Furniture / Fixtures Installation
95233 Garbage, Ash or Refuse Collecting
13590 Glass Dealer / Glazier
95410 Grading of Land
95625 Handyperson - Includes 29 Classes
95647 Heating & Air Conditioning – Installation, Service, or Repair
96053 House Furnishing Installation
91581 Subcontracted Work - Not Buildings
91583 Subcontracted Work - 1 or 2 Family Dwellings
96408 Insulation Install - Plastic
96410 Insulation Install - Mineral
96611 Interior Decorators
96816 Janitorial Services
97047 Landscape Gardening
97050 Lawn Care Services
14913 Locksmith
97221 Machine Shop
97222 Machinery or Equipment - Installation, Service, Repair
97447 Masonry
98111 Office Machines or Appliance Installation and Service
98304 Painting - Exterior - 3 Stories or Less
98305 Painting - Interior
98344 Paperhanging
98449 Plastering or Stucco
98502 Prefabricated Building Erection
91344 Remodeling (Can Include GCs) - Includes 24 Classes

98677 Roofing - Commercial
98678 Roofing - Residential
98805 Septic Tank Systems - Cleaning
98806 Septic Tank Systems Installation, Service, or Repair
98884 Sheet Metal Work - Outside
98967 Siding Installation - Includes Screened Enclosure Work
98993 Sign Erection, Installation, and Repair
99003 Sign - Painting / Lettering - Interior
99004 Sign - Painting / Lettering - Exterior
99080 Solar Energy Contractors
99505 Swimming Pool Servicing
95506 Swimming Pools - Construction or Repair - Above Ground
99507 Swimming Pools - Construction or Repair - Below Ground
99650 Television or Radio Receiving Set Installation / Repair
99709 Tents or Canvas Goods - Erection, Removal, or Repair
99746 Tile, Stone, Marble, Mosaic, or Terrazzo Work
99827 Upholstery
99955 Waterproofing
99975 Window Cleaning
91584 Subcontracted Work - Industrial Use Buildings
91585 Subcontracted Work - Other Buildings

CONTRACTOR GENERAL LIABILITY PROGRAM

PROGRAM HIGHLIGHTS

- Individually-owned and large companies both eligible - no payroll restrictions
- New ventures acceptable with one year of experience in trade
- Per project Aggregates available - blanket and scheduled
- Automatic discounts for prior insurance and/or claim-free history
- Easily split payroll across multiple classes on one policy
- Excellent replacement for wholesale options
- 1099 employees rated at normal employee payroll rate for class
- Blanket CG 2019 AI included on all policies for no additional charge
- All policies include Blanket Waiver of Subrogation
- ZERO deductible option available
- Ability to quote insured subcontractors 50% or less - over 50% acceptable upon underwriting review
- Additional insureds options are available online - Individual, Blanket, and Waivers of Subrogation
- Easily accessible and experienced underwriting staff
- Committed customer service and claims teams
- A-Rated AM Best option available
- Owner only and Individual companies rated on \$16,700 payroll in Florida

KEY PROGRAM FEATURES AND BENEFITS

- Admitted, direct bill program with easy online service, 2 minutes to quote, 5 minutes to issue
- Automatic online reinstatement within 7 days of cancellation (no-loss not required)
- Automatic renewals - no ACORDS or new applications needed
- Easy, 1-click rewrite button
- All policies include blanket waiver, Blanket CG 2010 for ongoing ops, Blanket CG 2011 for all lessors of premises, and Blanket CG 2028 for all lessors of equipment
- \$10,000 medical payment limit
- \$300,000 damage to premises rented to you limit
- Excess liability available for most risks

INELIGIBLE RISKS AND OPERATIONS

- Any subcontracted work that is not specifically shown as an acceptable classification under this program
- Work involving automatic fire extinguishing systems, fire sprinkler systems, boilers, elevators or escalators
- Alarm monitoring work and work involving wood, coal or waste oil burning stoves
- Any building demolition, blasting, explosive materials used or demolition exposure contemplated.
- Contractors with less than one year prior verifiable experience in the same line of work
- Work with asbestos containing material, EIFS work, and installation of insulation materials other than fiberglass or rock wool
- Sale or application of chemicals, herbicides/pesticides (application of over-the-counter materials acceptable)
- Work for petroleum or chemical facilities or any work with LPG or natural gas, unless specifically licensed for that type of work
- Any aircraft, railroad, watercraft or auto work
- Any bridge, dam, sewer, power line, street, highway, or road work
- Risks previously or currently named in any construction defect suit or claim
- Any cell phone, water, gas, oil tank or tower work or prefab steel work
- Any underpinning/foundation repair
- Risks that involve medical and/or industrial equipment
- Marine or marine-related work
- Roofing or roof-related work (acceptable for roofing contractors rated as such)
- Any exterior over three stories in height
- Any crane, lift, or bucket truck use (unless approved in advance by the company)
- Plumbers eligible only as fully insured subcontractors

STAFFING SERVICES 



REFERRAL PROGRAM FOR STAFFING SERVICES

Refer Business and Earn Residual Commissions

Do you have business contacts who need to ramp up high volume contract or contract-to-hire positions? Would you like to help by providing value-added recruiting services for their direct hire positions, on-site opportunities, or higher-level accounting, finance, administrative and C-level positions? Would you like to earn residual commissions while giving your business contacts a solution to their staffing and recruiting challenges?

FrankCrum Staffing can help.

PROCESS

You may present FrankCrum Staffing (FCS) capabilities to any prospect, client or business contact – regardless of whether they are a FrankCrum PEO client. Any qualified company can be referred. If a company expresses interest in FCS, please visit FrankCrumStaffing.com/Lead, fill out the form, and provide contact information for the company being referred.

The referral will be shared with the FCS Senior Recruiter team to see whether it's a good fit. The FCS Team and designated Senior Recruiter will have direct contact with the prospect in order to set all pricing and contractual terms.

QUALIFIERS

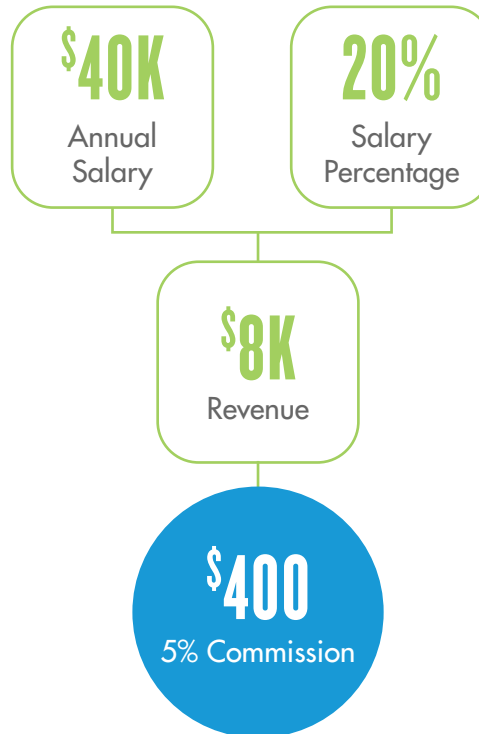
FCS will determine if the company/position will be a good fit for the program. If so, the company will be contacted by a member of our Sr. Recruiter Team, who will work directly with them on the enrollment process and begin sourcing candidates.

Position(s) must fall under a Workers' Comp code that is approved by Underwriting. Client must agree to pay a fair wage for the work performed (complimentary salary research is available upon request) and must meet credit criteria of FCS. Please keep in mind that FCS will be working on these positions virtually. This program is not suited to high turnover positions such as one person pick/pack type positions, etc.

EXAMPLES OF PROSPECTIVE WEEKLY EARNINGS

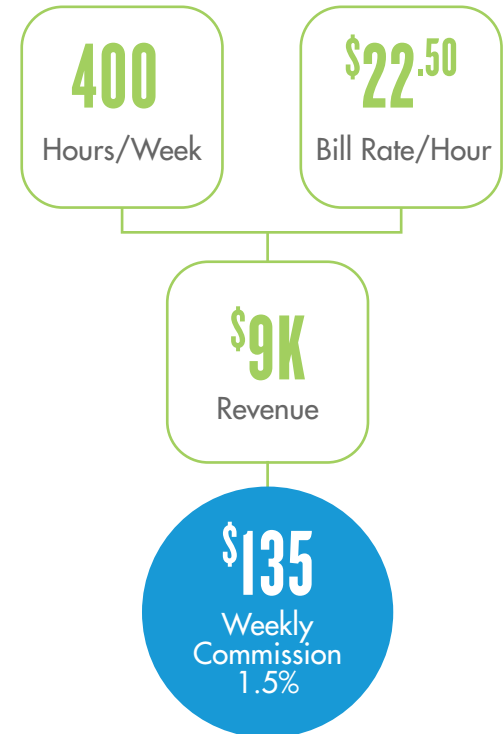
Direct Hire Example

One direct hire order for an Accounting Clerk with an annual salary of \$40,000.



Contract Placement Example

10 administrative/clerical employees on assignment working 40 hours per week. Each are at a pay rate of \$15/hour and a 50% mark-up.





SELLING POINTS

- FCS is part of the FrankCrum family of companies, which has been in business for more than 40 years.
- Depending on the project, FCS can support rapid ramp up, high volume and seasonal hiring needs.
- An exceptional team of experienced recruiters provide high-touch service to deliver top candidates.
- FCS places candidates across all positions and industries, nationally. Focus areas include:
 - Administrative and call center
 - Executive and professional services
 - Light industrial and manufacturing
- FCS utilizes a proven screening process that includes:
 - A phone screen
 - A face-to-face interview (or Skype)
 - Identification verification and background checks using eScreen
 - Skills testing through eSkill

PLACEMENT LIMITATIONS/FACTORS

- FCS does not place construction, skilled trades, drivers, and other high-risk industrial positions.
- FCS does not place clinical healthcare positions who have contact with patients.

COMPENSATION PLAN DETAILS

Commissions for leads that are generated directly from referrals are:

Contract Placement

2% Commission for orders with a **60% or greater** markup percentage

1% Commission for orders with a markup percentage between **40% and 49.99%**

1.5% Commission for orders with a markup percentage between **50% and 59.99%**

.5% Commission for orders with a markup percentage **less than 40%**

Commissions are paid residually.

Direct Hire

5% Commission of **revenue**

VISIT FRANKCRUMSTAFFING.COM/LEAD TO PROVIDE A REFERRAL TODAY!

ENROLLMENT





IMPLEMENTATION PROCESS OVERVIEW

We are looking forward to quickly getting you started as a new PEO client. With years of experience, we've had a lot of practice efficiently and accurately onboarding new customers like you.

We will guide you through a structured yet flexible process to set up your company in our HRIS system, MyFrankCrum, according to the roles in your organization.

Once you are ready to enroll, your Sales Representative will engage our Client Enrollment team to gather contractual documents and process your account activation.

WHAT HAPPENS AFTER ACCOUNT ACTIVATION?

Once your account is activated (typically within 1-2 business days), you will be introduced to your dedicated Payroll Implementation Specialist and your Account Manager.

YOUR PAYROLL IMPLEMENTATION SPECIALIST

Your dedicated Payroll Implementation Specialist assists in preparing and running your first payroll(s), including:

- Roles for your administrators
- Onboarding your employees
- Training on the MyFrankCrum portal
- Earning and deduction code setup
- Payroll submission setup
- PTO accruals
- First payroll processing and auditing

YOUR ACCOUNT MANAGER

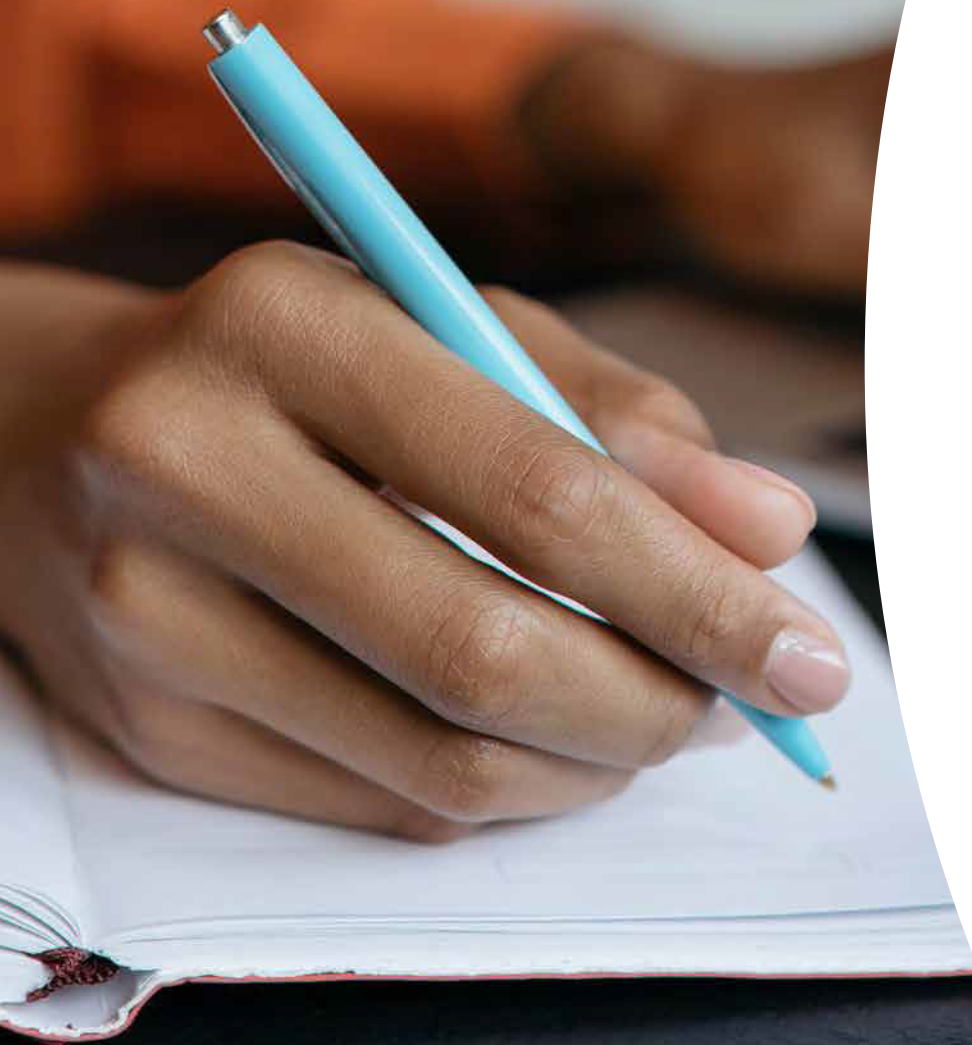
Your dedicated Account Manager provides ongoing client support and assists with the full range of FrankCrum services, such as:

- Workers' Compensation Certificates of Insurance
- Workers' Compensation code and state additions
- Benefits products and services
- Claims support (workers' compensation, unemployment, EPLI)
- Discounted background checks and drug testing
- HR support through FrankAdvice



YOUR SERVICE TEAM

Your FrankCrum Account Manager is your liaison to our network of specialty services.



CLIENT EXPERIENCE

We support the long-term success of our clients. Your dedicated Account Manager will ensure you have the best possible experience with FrankCrum, including ongoing access to services based on your changing needs.

PAYROLL

Your Payroll Coordinator will oversee the processing of your payroll every pay cycle and help you maintain compliance with federal and state regulations.

HR

We provide resources and experienced HR specialists who are at your disposal immediately to give you “FrankAdvice” on a wide range of HR issues.

BENEFITS

We guarantee a smooth transition from your current benefits program to the options you elect, and we become your plan administrator.

RISK MANAGEMENT

We provide resources for risk management, and also manage your workers' compensation claims.



WE LOOK FORWARD TO HELPING YOUR BUSINESS SUCCEED!

**IF YOU ARE READY TO PROCEED WITH OUR
PROFESSIONAL EMPLOYER SERVICES OR HAVE
QUESTIONS, PLEASE CONTACT YOUR FRANKCRUM
REPRESENTATIVE. WE ARE HERE TO ASSIST YOU.**

877-695-6207

**100 SOUTH MISSOURI AVE.,
CLEARWATER, FL 33756**