



Insperity Solutions

Insperty Proposal Process

1st Appointment

Discovery

We begin by learning about your business goals and needs.

- ☐ Discuss your business goals and needs
- ☐ Introduce Insperty business performance solutions
- ☐ Confirm interest in additional solutions
- ☐ Gather your business profile
- ☐ Launched solutions analysis plan

2nd Appointment

Performance Analysis

We'll continue our performance analysis of your business. Here's what you can expect.

- ☐ Validate business performance solutions
- ☐ Introduce Insperty customized service plan
- ☐ Initiate financial analysis
- ☐ Agree to business performance proposal

3rd Appointment

Performance Proposal

Once we've thoroughly evaluated your business needs, we'll make recommendations to improve your business performance.

- ☐ Present comprehensive business performance proposal
- ☐ Review financial analysis
- ☐ Become Insperty client
- ☐ Launch implementation plan



The mission of Insperity is to help businesses succeed so communities prosper

Founded: April 1986

Headquarters: Houston, Texas

Locations: 83 U.S. locations

Local Presence: Los Angeles Service Center, Brea, CA

2019 Revenues: \$4.3 billion

Corporate Employees: 2600

Clients/Customers: More than 100,000 businesses with over 2 million employees

Stock Exchange/Ticker: NYSE/NSP

IRS Certified PEO: June 2017



Insperity Client Profile

- Successful businesses
- Business owners with a definitive “getting better” agenda
- Business owners who consider employees their # 1 asset and typically provide a high level of benefits
- Business owners who believe in out-sourcing
- Business owners who do not spend money on their businesses –but who would rather invest in their businesses
- Business owners whose main focus is their customers, their products, and their services - who consider everything else related to their business as non-productive nuisances

Government Compliance

Shielding You From Government Regulations



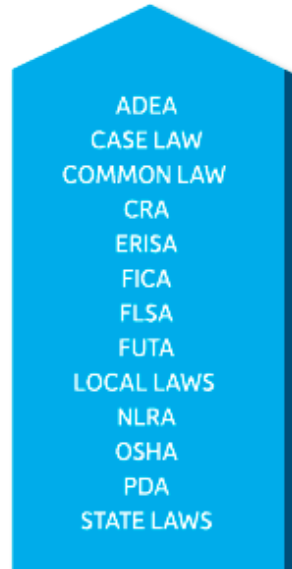
The number of government statutes and regulations has **quadrupled since 1980.**



**Regulations
in 1900**



**Regulations
in 1940**



**Regulations
in 1980**



**Regulations
Today**

How Insperity Top 10 HR Strategies Helps the Best Small & Mid-Sized Businesses Achieve Their Vital Business Objectives

Outsourcing your non-core but essential HR functions is a proven success strategy to gain the time you need to focus on actions that lead to growth & profitability. Insperity creates custom designed HR service plans to complement your unique business allowing you to:

Focus Intensely on Profit Generating Activities

Capitalize on New Business Opportunities

Reduce & Control Your Operating Expenses

Gain Peace of Mind

Protect Your Business From Gov't Expansion

Head off Rising Employment Risks

Enhance Training Resources

Upgrade & Develop Your Work Force

Improve Employee Communication

Make Use of Incentive Compensation Plans

The Insperity Service Advantage

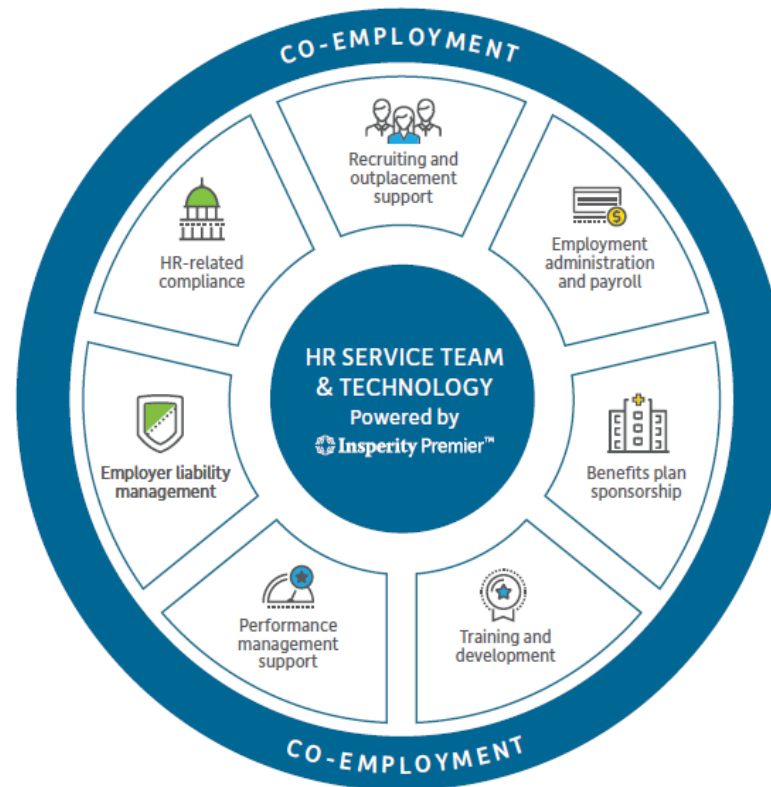
Enhanced Revenues: Strategic HR services in recruiting, performance management, and training & development – to enable you to be more systematic and strategic about the role your employees play in the success of your business

Reduce & Contain Operating Expenses: Applying Insperity's expertise and economies of scale to employment administration and benefits management helps you keep costs more stable for your company.

Net Profit Protection: Ever-changing government regulations and potential employer liabilities can significantly affect your business. Insperity assumes and/or shares some of the responsibilities of being an employer, to help you better manage workplace liability and compliance issues.

Insperty® Workforce Optimization®

The Insperty® Workforce Optimization® solution is designed to help move your company ahead as far and as fast as possible. This co-employment solution combines personalized service and a proprietary HR technology platform to provide an unmatched customer experience.



Insperty® Workforce Optimization®

Recruiting and outplacement support

- Job description development
- Wage and salary surveys
- Process review
- Interviewing and selection training

Employment administration and payroll

- Payroll processing
- Reporting, paying and withholding payroll taxes
- Online paystubs and W-2s
- Payroll management reports
- Garnishment and deduction administration
- Employment eligibility verification
- Time and attendance
- PTO accrual tracking
- Leave tracking and administration

Benefits plan sponsorship

- Insperty-sponsored benefit plans and programs
 - Medical, dental and vision
 - Employee assistance program
 - Health savings account
 - Health care flexible spending account
 - Life, disability and personal accident insurance
- COBRA administration

Training and development

- Identify performance improvement opportunities
- Leadership and employee development
- More than 100,000 online learning assets
- Professional education units (CPE and PDU) for select courses
- Live, virtual training

Performance management support

- Performance appraisals
- Compensation resources and tools
- Supervisor coaching
- Job descriptions
- Reward and recognition program assistance
- Compensation trends
- Client self-help tools and worksheets for variable and sales pay designs
- Climate surveys

Employer liability management

- Workers' compensation plan coverage and claims resolution
- Employment practices liability insurance
- Employee handbooks
- Termination assistance
- Employee relations guidance
- Substance abuse prevention
- Harassment and discrimination prevention training

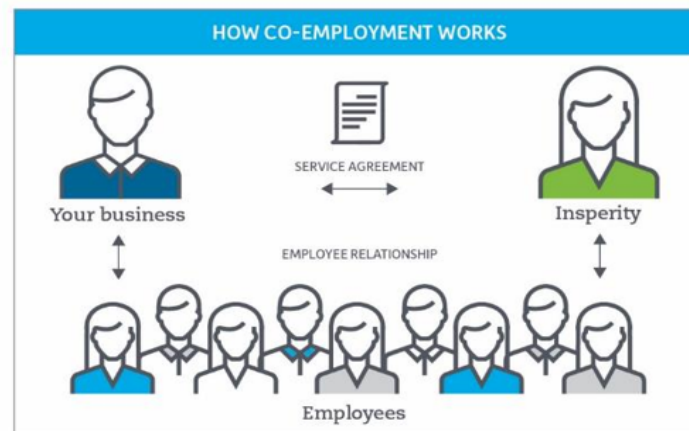
HR-related compliance

- Unemployment claims administration
- FICA, FUTA, SUTA
- Drug-free policies and/or administration
- Discrimination/harassment complaints assistance
- FLSA exempt, nonexempt classification education

How We Deliver

Co-employment

Through the co-employment relationship, Insperity takes on many of your HR responsibilities and risks so you can make the most of your people strategy. You maintain control over your workforce and operations. We handle many of your employer-related responsibilities, saving you time and helping you control expenses.



Insperity's responsibilities

- Benefits plan sponsorship and administration
- Payroll and HR administration
- Workers' compensation coverage and administration, and claims resolution
- HR-related government compliance assistance
- An HR service team that works shoulder to shoulder with you

Your company's responsibilities

- Manage business
- Grow business
- Manage change
- Align people

3.25%

Compounded annual Cost

The Compound annual cost increase for group health and related benefits paid by Insperty overt the last 10 years averaged 3.25%*

This percentage is primarily based upon the overall experience of the Insperty Group Health Plan, and is not reflective of past changes or a guarantee of future changes to a client's comprehensive service fee

Business owners must evaluate the extensive market of insurance carriers and their numerous offerings in search of quality benefit plans at affordable rates. Complexity, compliance and cost are driving factors that can make this experience painful. You need an all-encompassing benefits solution that puts your focus back where it should be – on your business.

As the plan sponsor and administrator of the benefit plans included in the Workforce Optimization® solution, Insperty manages the benefits process from beginning to end. From insurance carrier negotiations and plan design and analysis, to COBRA administration and regulatory compliance – we give your business a competitive edge through better benefits, reduced liabilities and improved focus.

End-to-end solution

Carrier and plan analysis

Insperty negotiates contracts and manages benefits vendor relationships to help ensure compliance, cost containment and stability.

Regulatory compliance

Insperty keeps its benefit plans in compliance with all applicable laws.

Unparalleled service

Benefit specialists are just a phone call away to answer questions, or take it online to our 24/7 employee self-service option.

Flexibility through choice

Multiple options

Insperty's health coverage is provided by nationally recognized carriers with multiple offerings to satisfy individual needs.

Pre-tax benefits

Employees can pay for health coverage with pre-tax dollars and set aside pre-tax money to pay for health expenses through a health savings account or flexible spending account.

Non-health benefits

Employees may have the option to choose benefits such as life, disability and personal accident insurance; and commuter, adoption and educational assistance.

Cost-efficient health plan

Lower fees and taxes

The structure of Insperty's fully insured, large group health plan results in lower taxes and administrative fees than may be experienced by other large group health plans.

Consistency of offering

Insperty's plan has a competitive offering with minor tweaks in design each year.

No commissions

Unlike employers that use a broker, Insperty does not have commissions associated with securing its health plan.

Current Human Resource Department Without Insperity

Nia Pearson

High-Touch Service - The Insperity Service Team

Meet Your Insperity® Workforce Optimization™ Team. Located at four regional service centers and several district offices throughout the U.S. Our service team members average more than 15 years of experience in their fields and more than four years of tenure at Insperity.

Contact Center - Resource for employee questions

Live representatives available 7am-7pm CT, M-F . 98% first-call resolution on issues.

Client Liaison

- Serves as your main point of contact
- Addresses any non payroll needs

HR Specialist

- Reviews all HR performance items associated with your service plan
- Helps to ensure policies, procedures and actions comply with legal requirements and government regulations
- Point of contact with clients who less than 30 employees

Payroll Specialist

- Processes payroll information
- Advices client of required pay practices
- Generates an accurate and timely payroll

HR Services Manager

- Ensures service satisfaction
- Actively participates in planning and coordinating delivery

Performance Specialist

- Analyzes needs to identify areas for performance improvement
- Provides training and development program recommendations
- Manages the delivery of online training programs



Safety Consultant

- Supplements your existing safety procedures; Worker's Comp loss prevention
- Implements and coordinates safety programs
- Identifies potential safety issues and works with you to address them
- Furnishes online classes, webinars and on-demand resources
- Supervisor safety training ('Train the Trainer Format')

High-Tech Platform – Premier HR Platform

Insperty Premier™ technology

Tackle your toughest HR challenges

This cloud-based, integrated platform gives you seamless access to dynamic HR, payroll and business performance tools.



Employee onboarding

Self-service HR technology allows employees to complete new-hire paperwork and select and manage benefits all in one place.



Employee benefits

Employees have access to cost and eligibility details, while a benefit-enrollment tool can provide plan recommendations based on employees' needs.



Payroll and HR administration

You'll be able to manage employees, complete HR tasks, track payroll status and view HR reports while Insperty takes care of processing payroll information, filing related taxes and verifying employment eligibility.



Time entry

Easy payroll integration allows you to manage employee time tracking, scheduling, PTO accrual and clock-ins with ease.



Employee directory

An organizational planning tool helps you plan, refine and analyze your workforce to make more informed, collaborative decisions.



Performance reviews

Performance management technology lets you customize reviews, track and set goals, and encourage employee engagement.



Reporting

Built-in or customized automated reports give an at-a-glance look at your workforce information—helping you make data-supported decisions.



Benefits Management

Attract and retain top talent by providing quality, competitive benefits packages. Insperity will help you provide various insurance plans, flexible spending accounts, retirement plans and other essential employee benefits.

Insperity Benefits – Example Freedom Choice Benefits

- HMO/PPO/HDHP Medical Benefits
- Dental Benefits
- Vision Benefits
- Insperity Health Care Flexible Spending Account (FSA) Plan
- Insperity Health Savings Account (HSA) Program
- Employee Assistance Program
- Life & Personal Accident Insurance
- Voluntary Group Universal Life Insurance
- Voluntary Personal Accident Insurance
- Adoption Assistance
- Commuter Benefits
- Section 529 College Savings Plan
- Training & Development for Management and Employees
- On-line Employee Service Center
- Marketplace Discounts and Services
- Basic Disability Insurance-Short & Long Term Disability
- Educational Assistance
- 401K Option

Learning and Development

Develop your employees through our extensive library of more than 3,000 online courses and training resources. Insperity also offers learning resources designed to meet a wide range of needs for your organization.

- Business-Focused Training Programs: Over 3000 online courses and seminars
- Meeting Facilitation, Workshops, Blended Learning Sessions
- Supervisor Training
- Training needs analysis
- Certified Provider of CPE and CEU and MCLE Credits
- Books 24/7 – Knowledge Centers

Sample Courses

Leadership Skills

Leadership Essentials
Delegation
Problem Solving

Performance Management Skills

Motivating Others
Coaching

Communication

Oral Communication
Listening
Written Communication
E-mail Essentials

Employer Liability Management

Managing Diversity
Interviewing & Selection
Establishing Performance Goals
Counseling & Corrective Action

Management & Leadership Skills

Managing Change
Project Management
Budgeting
Strategic Planning
Ethics & Integrity
Managing Conflict
Presentation Skills
Evaluating Performance
Behavioral Interviewing

Compliance Training

Preventing Harassment
Preventing Workplace Violence
Preventing Substance Abuse

Business Strategy

Business Law
Six Sigma (Black & Green Belt)
Strategic Marketing

Online Advanced IT Courses (Over 1200)

MCSE
A+
Cisco
Software Development
Internet and Network Technologies
Operating Systems and Server Technologies
Enterprise Database Systems
Web Design

Computer Skills:

Microsoft Office
- Outlook, Excel, Word, PowerPoint, Access
Microsoft Project
Microsoft Visio
Adobe Acrobat
Adobe Photoshop
QuickBooks

Testimonials

... I am contacted regularly from other PEO's about their great services all of which are as good as Insperity or better. From time to time I give them an opportunity to put their product up against Insperity and you can see from this email, we are still here. I believe we are treated at the very highest level within the Insperity group; at least that is how we feel and Josh and Insperity deliver, time after time. From some local events to meet other Insperity clients to providing a referral from time to time for a prospective new client for Insperity I am pleased to assist. I would not do that unless we were very pleased with the service.

We have referred clients of our firm to Josh and Insperity as we believe, and we are confident in the professionalism and quality of work.

I have appreciated the manner in which both Josh and the organization stand behind their people. I have known for a long time that we made the right choice back in 2011.

Ivan Axelrod, CFO

... As the owner of a medical practice with almost twenty employees, I am always looking for ways to become more efficient, more successful and do a better job taking care of our employees and our patients. So, I was particularly excited to work with Insperity, knowing that we would get better rates for our health insurance and get to add both vision and dental insurance as employee benefits.

What I did not expect was the level of HR and regulatory support that they provide, something that is particularly useful at this time. Almost all of my colleagues struggled to figure out how to navigate the myriad programs of support for small businesses during the COVID crisis. What might I be eligible to receive? How do I partially furlough employees, keep them eligible for health insurance and bring them back safely? What needs to be done to qualify for PPP forgiveness?

These were all important questions with complex answers. Insperity made them almost effortless. I truly do not think we could have managed the practice effectively without Insperity's support.

And, the best part? The cost to my business has netted out to be less than zero. The savings we've enjoyed exceeds the cost of the program.

Brian Greenberg, MD

Insperity Pricing Model

The Insperity service fee is expressed as a percentage of payroll, which is paid in arrears. Insperity covers all charges for the following elements. In addition to the service fee, in lieu of a deposit, there is a one-time start-up cost that covers bonding, insurance acquisition, orientations, Employee Service Center set-up, etc.

All Employer Taxes

FICA, Federal Unemployment, State Unemployment

Workers' Compensation Insurance

Including EPLI

Selected Benefits Including

Medical, Dental, Vision, Group Life Insurance, Short & Long Term Disability

Administrative/Human Resource Services

Payroll, Payroll Taxes, CPA Accounting, Legal Guidance, Handbooks, WC Audits, Unemployment Claims, OSHA/Safety & Harassment, Training, Education, Recruiting, Termination Assistance, Outplacement Guidance, Performance Management, Cobra Administration, HRIS, etc.

Information Needed to Develop Your Side By Side Cost Benefit Proposal

- Employee Census;
Name, Age, Job Title, Gender, Zip Code, Full/Part Time, Salary
- Pay Frequency
- Group Health History Profile (if 50 or more full time equivalent employees)
- Current Workers Compensation Declarations Page
- Current Medical/Benefit Billing and Coverage Information

Next Steps



2nd Appointment

Performance Analysis

We'll continue our performance analysis of your business. Here's what you can expect.

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Performance Proposal

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Get Started: Contact Nia Pearson 818.824.4479



Insperty™

Inspiring Business Performance™