

Executive Summary

Proposal Details and Additional Information

The "Executive Summary" following provides a quick overview of the proposal. Additional information follows, with pricing notes. Pricing is based on the Scope of Services outlined and shall remain valid for thirty (30) days from this proposal date.

When you accept this proposal simply sign the Agreement and Exhibits. Then the executed document is sent to us for signature. When all information is received and accepted, we will have the provider execute the Agreement and return a copy to you.

Statement of the Requirement

You currently invest significant company resources administering the increasingly complex regulatory requirements of payroll, benefits, human resources, Workers' compensation, workplace safety, and unemployment management. For example, a portion of your accountant's time is taken up with the payroll function alone. Payroll and all of the above items are non revenue producing functions. FLeemployeeleasing Inc. can almost completely eliminate these tasks allowing you to focus on maximizing your profits. Let us handle the things that don't make you money so you can help your business grow.

How Will FLeemployeeleasing Inc, Meet The Requirement?

By contracting with FLeemployeeleasing Inc you will enter into a relationship whereby these administrative responsibilities can be passed on to one of our PEO relationships. Drawing upon a pool of highly skilled professionals and support technologies, FLeemployeeleasing Inc. will provide access to integrated services which will more cost effectively manage critical human resource responsibilities and employer risks in the following areas:

- Payroll Administration
- Workers Compensation/Risk Management
- Client Services/Human Resources
- Group Health Insurance and Employee Benefits

Who Are We : FLEmployeeleasing Inc (www.FLEmployeeleasing.com)

- FLEmployeeleasing is an independent marketing company in the human resource and employee benefits field, representing Professional Employer Organizations, Administrative Service Organizations, and insurance products. Our principals also own KB Development, Inc. a licenses insurance agency which complements our offering
- Based in Atlanta Georgia with regional offices in Ft Myers and Tampa Florida.
- In 2009, produced over \$120 million dollars of revenue
- Provides local client service personnel

Current Employer Challenges

- You must offer a competitive employee benefits program to attract & retain employees
- It takes too much time to compare and administer an employee benefits and human resource program
- Employee benefits are expensive for a businesses with less than 100 employees

What We Do: FLEmployeeleasing, Inc. (www.FLEmployeeleasing.com)

We compare several different human resource/employee benefits concepts and firms to make the right recommendation for your particular business.

The following concepts are offered to your business:

Professional Employer Organizations (PEO)

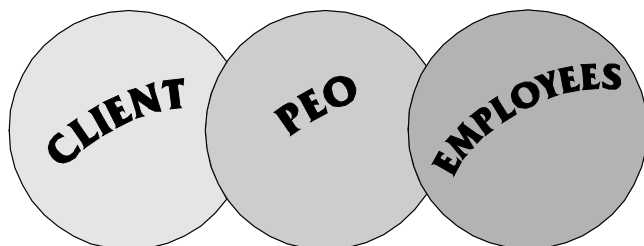
Defined: A ***co-employer relationship*** is created by utilizing a common Tax ID number and pooling hundreds of companies with thousands of employees to assume the responsibility and ***liability*** of administering:

- Payroll
- Workers' compensation insurance
- Employee benefits
- Human resources
- Safety and Loss Control
- Government Compliance

Key Advantages

No longer liable for:

- Workers' compensation audits, administration, yearly rate negotiations
- Medical Insurance claims & benefits administration
- State Unemployment claims & administration
- Payroll tax late filing penalties
- Government compliance issues



Additional Information

Overview of FLEmployeeleasing, Inc.

FLEmployeeleasing Inc provides through its PEO partners, group health, dental insurance, employee benefits, workers' compensation insurance, human resources management, risk management services, and processes payroll for employees in the southeastern United States.

Managing employees includes payroll and attendant employee tax liabilities, employee administration, loss control communications, related IT, and employee policies.

FLEmployeeleasing Inc. can take a patchwork of systems, practices and vendors and replace them with one unified system. Clients and their employees simply join in our group. Administrative tasks that are employee related are outsourced to our partner PEO's. The stress is off the client's shoulders. So is keeping current with these non-productive tasks. Complicated and time-consuming tasks are shifted to Partner PEO's that are specialists allowing clients to grow their business. We think it's the ultimate in risk management.

By risk management we mean consolidating many special or neglected areas that can affect a business negatively and place them under one roof to help you cope. From payroll, to IT to HR, keeping them all together makes sense if only from a single sourcing aspect.

Payroll Administration

FLemployeeleasing partners you with a PEO partner that is responsible for all required federal, state and applicable local tax deductions and reporting.

Payroll Processing and Distribution:

- Payroll Check and Reports Generation
- Payroll Check Signing
- Client Deductions (Tools, Uniforms, Loans etc)
- Child Support & Lien Deductions
- Wage Garnishment Deductions
- Direct Deposit(s)
- Multi-location Check and Reports Distribution
- Web Payroll Entry & Reporting

Payroll Tax Liability: We ensure that all W-4's, W-2's, 940 and 941 reports, garnishments and other associated reports are completed on an accurate and timely basis.

- Preparation of Quarterly Reports
- Remittance of Federal, State and Local Taxes
- Year end W-2 Preparation and Mailing

Management Reports: Our Partner PEO's produces a comprehensive, standard payroll report package each period payroll is processed.

- Invoice Billing Statement
- Payroll Journal (Gross to net pay report of employee earnings less taxes and deductions).
- Detail Cost Report by Department with Summary by Department (Employer cost report with line item costs by employee
- Check Register
- Time Sheet
- Job Costing Reports
- Departmental Reporting

Employee Benefits

FLemployeeleasing Inc Comprehensive Benefits Program "levels the playing field" for you, enabling you to offer benefits equal to those offered by Fortune 500® companies. Benefits include:

- Medical, Dental, & Life Insurance
- Vision Insurance & Gap Coverage
- Colonial Life
- 401(k) Retirement Plan
- Section 125 Flex Plan
- Credit Union
- LTD & STD Insurance
- Direct Deposit

Administration and Communication:

- Enrollment & Communication of Employee Benefits Programs
- Nationwide Toll-Free Customer Care Center Support Line
- Claims Administration
- Open Enrollment
- COBRA and HIPAA Management
- 5500 Filing and Administration
- Payroll Deduction for Benefit Programs

FLemployeeleasing Inc. provides full benefits support with a local client service support team through Benefit Mall to explain the benefits programs and assist in completing necessary paperwork.

Please refer to the Summary Descriptions of these plans.

Benefits Administration

Supplemental Voluntary Benefits (Employee Paid)

FLemployeeleasing Inc offers a wide variety of employee-elected supplemental, voluntary benefit plans. These benefits are individually underwritten and funded by the employee through the convenience of payroll deduction.

The following benefits are currently available:

- Life Insurance
- Colonial Life
- Short Term Disability Income Plans
- Specified Critical Illness Insurance
- Personal Accident & Disability Plan
- Accidental Death & Dismemberment Plan
- Cancer Plan
- Dental Insurance
- Long Term Care Insurance
- Hospital Indemnity & Intensive Care
- Medical and Dental Contributions
- Vision and Gap coverage

Group Insurance Benefits (Employer Paid)

FLemployeeleasing Inc. offers a wide variety of group insurance benefit plans.

The following benefits are currently available:

- Medical, Dental, Vision, & Life Insurance
- 401(k) Match (not required)
- Short and Long Term Disability Income Plans
- Long Term Care Insurance
- Health Savings accounts
- Flexible Spending accounts
- Section 125 plans

Workers' Compensation Management

Workers' Compensation Insurance Program

- No premium deposit. Pay as you go.
- No audit.
- Low group rates.

Safety & Risk Management

Safety and Risk Management

In an effort to assist you in reducing worker injury, FLEmployeeleasing, Inc. and its partner PEO's offer on-site Safety Engineers which follow systematic methods of evaluating, managing and helping you identify work-related exposures present in your business. We provide these services as part of our comprehensive Safety and Loss Control Services program.

- Work-Site Hazard Assessment
- Written Safety Recommendations Report
- OSHA Compliance Needs Assessment
- Review of Client's Existing Safety Policies and Procedures
- Monitoring
- Written safety Programs
- Nurse Case Management
- Training and Education
- Light-Duty Back-to-Work Programs
- Drug-Free Workplace Assistance
- Managed Care Organization

Human Resources Administration and Management Services

- Employee Orientations and communications of all benefit plans.
- Benefits enrollment documentation and processing
- Employee Handbooks
- Employment related forms
- Employee File Maintenance
- Disciplinary issue assistance
- INS Form 1-9 documentation
- Employment status maintenance
- Hiring practices assistance
- Termination assistance
- Performance review assistance
- Employee Compensation and Appraisal assistance
- COBRA and HIPAA compliance and management
- Employee Leave administration and compliance under Family Medical Leave Act (FMLA)
 - Legally Compliant Work-Site required Posters, Notification to Employees
 - Assistance with employee development plans

Human Resources Administration and Management Services

Other Services Available for a fee outside your billing rates. Contact your client services representative for specific rates for these services.

- Criminal Background
- Social Security
- Motor Vehicle Record Reports
- Credit Checks
- Employment Verifications
- Education History
- Drug Screening
- Behavioral Testing
- FSA
- EAP
- EPLI

Other services offered through our family of Companies

Insurance Services for FLEmployeeleasing are provided through a licensed insurance agency, KB Development, Inc. KB Development is owned by the same entrepreneurs that started FLEmployeeleasing and provides a full line of employee benefits and workers compensation solutions. This separation of duties allows us to provide expertise in both the PEO world and stand alone insurance products thus fulfilling our approach: We don't believe one solution fits all companies and we want to find the solution that is right yours.

KB Development Inc Florida Department of Financial Services Agency license number:
L048525

<http://www.myfloridacfo.com/>

Check your agent and agency on the states website

KB Developments Inc Georgia Department of Insurance Agency license number:
122941

<http://www.gainsurance.org/Agents/AgentStatus.aspx>

Check your agent and agency on the state website

In addition to insurance products FLEmployeeleasing also has common ownership with PEO Brokerage companies that service other states

CalifornaiPEOSolutions.com is one such company that services companies primarily on the West Coast. The approach is the same as ours and adds to our family of companies strength.