

BENEFITS WEEKLY

**How to add 6 figures to your bottom line
and maximize your marketing efforts**

Josh Hilgers, Income Optimizers

October 5, 2022



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INCOME OPTIMIZERS

Solutions Portfolio

How to add 6 figures to your bottom
line

And maximize your marketing efforts



Tiffany Bridges



Josh Hilgers

ABOUT US

We optimize your income potential with niche products and services. We provide:

- **Top referral fees and or commission levels**
- **Sales support**
- **Training and marketing**

ABOUT US

Agent

- Represents **1 carrier**
- **Limited options**
- **Narrows the ROI on any marketing efforts**
- **5-15 out of 100?**

Broker

- Represents **multiple carriers**
- **More options**
- **Expands the ROI on any marketing efforts**
- **35-50 out of 100?**



Agent vs Broker

Broker

- Represents multiple carriers
- More options
- Expands the ROI on any marketing efforts
- 35-50 out of 100?

Consultant

- Represents multiple solutions
- Maximum options
- Maximizes the ROI on any marketing efforts
- 65-85 out of 100?



Broker vs Consultant

Our Solutions

Our goal is to drive INCOME to your bottom line through innovative strategies



Eliminate Credit Card Fees



Payroll, HR, Compliance and
Administration

WAVit is a revolutionary payment platform that allows merchants to eliminate their credit card processing fees forever!

In the past, merchants had to absorb the cost of credit card transactions. Due to changes in card network rules, merchants now have the option to charge different prices for cash and credit card transactions.



Eliminate Credit Card Fees

- ✓ 0% Credit Card Processing
- ✓ One Low Fixed Monthly Technology Fee
 - ✓ No Minimum Purchase
 - ✓ No Minimum Volume
 - ✓ Unlimited Processing
 - ✓ Contactless Payments
 - ✓ More Profit, More Opportunity
- ✓ Used On Any Platform, With Any Processor And On A Variety Of Payment Devices
- ✓ The Most Economical Way To Accept Visa, Discover, Mastercard and American Express Transactions

How much can you really save?



ITEM	WITHOUT WAVIT	
Monthly Transaction Amount	\$100,000	\$100,000
Number of Transactions	1000	1000
Monthly Fee	\$29.99 + \$0.30 Cents Per Transaction	\$39.95
Credit Card Fees	2.9%	0%
	\$2,900	\$0.00
Total Monthly Per Transactions Fee Amount	\$300	\$0.00
Total Fees Charged	\$3,229.99	\$39.95
Total Cost Per Month	\$3,229.99	\$39.95
Total Cost Per Year	\$38,759.88	\$479.40

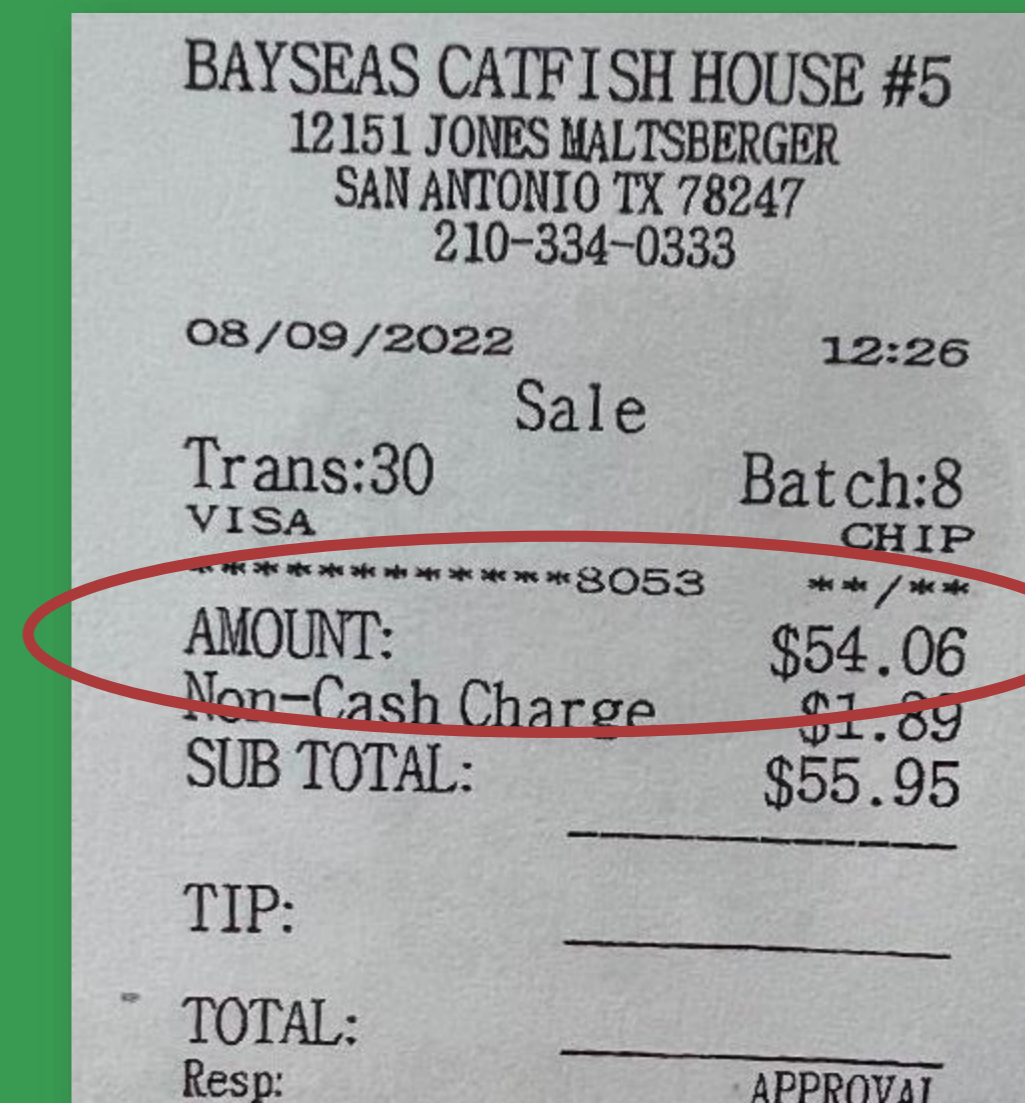
ANNUAL SAVINGS WITH WAVIT- \$38,280.48





<https://www.youtube.com/watch?v=cHOG7Z82UVY>

- ❑ 96% of guests never ask or question the additional charge passed on to them; of the 4% who ask about the charge, only 5% are upset. Out of the 4% that ask about the charge, 95% of those individuals are not upset because of how you present why your business has made the switch to WAVit (cash discount).
- ❑ Surcharge has been around for many years; petroleum, utility companies, event ticket companies (Ticketmaster), and most recently, Amazon announced they are passing along credit card fees.
- ❑ Within five (5) years, WAVit (cash discount) will be standard across the industry. How much could a merchant save in credit card processing fees in 5 years?



The Shift is On

- ❑ 3 New deals per month averaging \$33k/month in processing = \$100k in processing
- ❑ 15% of the profit = \$225/month in revenue for the referring agent
- ❑ By the end of 1 year your revenue = \$2,700/month or \$32,400/year
- ❑ Assuming a 90% retention rate that would be \$61, 560 year 2 and \$87,804 year 3

Income Opportunity

If you are like most business owners, you didn't start your business so you can spend half of your time and money on burdensome management tasks. Tasks including:

- Payroll
- Human Resource Management
- Workers' Compensation
- Tax/Business Law



Using a PEO allows you to focus on your core business activities that generate revenue and profits but not all PEO's are alike.

Our consultants can eliminate the challenges and complexity in finding the right PEO for your business.

**Payroll, HR,
Compliance and
Administration**

A Professional Employer Organization (PEO) provides comprehensive outsourced human resources services for small to mid-size employers. PEOs solve problems in the areas of HR, risk management, employee benefits administration, payroll and payroll tax administration and governmental compliance. The targeted results are...

1. Increased profitability
2. Maximized employee productivity
3. Reduced time spent on transactional HR
4. Reduced employer-related liability
5. Reduced labor cost for human capital

What is a PEO?

EMPLOYMENT LAWS TRIGGERED BY EMPLOYMENT LEVELS

One or More Employees:

Clean Indoor Air Act

Davis-Bacon Act

Drug-free Workplace Act of 1988

Employee Polygraph Protection Act

Employer Retirement Income Security Act (ERISA)

Fair Labor Standards Act (FLSA)

Equal Pay Act

Federal Immigration Reform & Control Act (I-9
form)

Federal Unemployment Tax Act (FUTA)

National Labor Relations Act

NLRA Modification – Taft Harley Act

NLRA modifications – Landrum-Griffin Act

Occupational Safety * Health Act (OSHA)

Portal-to Portal Act

Reconstruction Era Status

Rehabilitation Act of 1973

Social Security Act

Uniformed Service Employment and Re-

Employment Rights Act of 1994

Walsh Healey Act

Do Employers Need Help?

EMPLOYMENT LAWS TRIGGERED BY EMPLOYMENT LEVELS

15 Employees:

Americans with Disabilities Act
Civil Rights Act of 1991
Pregnancy Discrimination Act
Title VI of Civil Rights Act of 1964

20 Employees:

Age Discrimination in Employment Act
Consolidated Omnibus Reconciliation Act of 1986
(COBRA) Omnibus Reconciliation Act of 1989
Omnibus Reconciliation Act of 1993
Older Workers Benefit Protection Act

50 Employees:

EEO-1 Report
Executive Order 11246 (Affirmative Action)
Federal Family & Medical Leave Act
Vietnam Era Veteran's Readjustment Assistance Act
Vocational Rehabilitations Act
Federal Plant Closing Act

75 Employees:

Omnibus Reconciliation Act of 1990

100 Employees

EEO-1 Report
VETS 100
Worker Adjustment Retraining Notification Act (WARN)

Other Laws:

Health Insurance Portability and Accountability Act
(HIPPA) Mental Health Parity Act of 1996
Newborn and Mothers' Health Protection Act

Do Employers Need Help?

Payroll

- ✓ Process Payroll
- ✓ Job Costing
- ✓ Certified Payrolls
- ✓ Direct Deposit
- ✓ Online Payroll System
- ✓ W2s
- ✓ Time Keeping Systems
- ✓ Garnishments

Workers Comp

- ✓ Discounted Rates
- ✓ Claims Management
- ✓ OSHA 300 Logs
- ✓ COI's
- ✓ Safety Trainings
- ✓ Investigate Fraudulent Claims
- ✓ Prepare Loss Runs

Unemployment

- ✓ Remit UI Taxes
- ✓ Manage all Claims
- ✓ Attend Hearing
- ✓ Employment Verifications

Human Resources

- ✓ Employee Handbook
- ✓ Job Descriptions
- ✓ Performance Evaluations
- ✓ Onboarding
- ✓ Online HRIS
- ✓ Electronic Employee Files
- ✓ Training Library
- ✓ Recruiting
- ✓ HR Guidance
- ✓ Wage Analysis

401K

- ✓ Multiple Employer Plan
- ✓ Zero Admin Fees
- ✓ Tax Deferred
- ✓ Traditional or Roth
- ✓ Discounted Asset Fees
- ✓ Self Directed Options
- ✓ Investment Guidance

Compliance

- ✓ Guidance with ACA, FLSA, FLMA, EEOC, ADA, and ERISA
- ✓ State Compliance Consultation
- ✓ E-Verify
- ✓ DOL
- ✓ Electronic I9
- ✓ EPLI
- ✓ Termination Guidance

Strategic Consultation

See the Difference Joining a PEO Can Make

Companies that join a PEO have:

50% LOWER FAILURE RATE



 **9%**
HIGHER GROWTH RATE



21%
SAVINGS ON
HR ADMINISTRATION

24-33%
LOWER TURNOVER RATE



2X more participation
in retirement plans



Source: NAPEO 2014 White paper by Dr. Laurie Bassi and Dan McMurrer

Have an ROI, in cost savings alone, of 27.3%

Cost per employee for non-PEO clients is \$1,775

Cost per employee for PEO clients is \$1,395

Your Current Book Is Under Attack

$$4 \times 5 \times 4 = 80 \times 52$$

4,160

- 4 – Publicly Traded PEOs
- 5 – Average amount of salespeople per market
- 4 – New appointments each salesperson is setting per week
- 80 – Weekly new appointments introducing PEO to businesses
- 4,160 – Businesses in a single market are being targeted annually



A Proactive partnership with the PEO Link positions you to have PEO experts to help prevent **LOSING** your business to a PEO, or **GAINING** revenue if they do elect to move to a PEO.

- ❑ 1 New deal per month averaging 20 employees = \$167/month or \$2k/year
- ❑ After your 1st year that is an additional \$2k/month or \$24k/year
- ❑ Assuming a 90% retention rate that is \$45,600 year 2 and \$65,040 year 3

Income Opportunity

	Year 1	Year 2	Year 3
WAVit	\$32,400	\$61,560	\$87,804
PEO	\$24,000	\$45,600	\$65,040
TOTAL	\$56,400	\$107,160	\$152,844

Income Opportunity

“Even if you are on the right track, you’ll
get run over if you just sit there.”

- Will Rogers



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Questions?



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Contact Us

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