

**INDEPENDENT ADVISORS FOR
PEO & PAYROLL SOLUTIONS**



**ASK YOURSELF
A FEW
QUESTIONS**



niroc
consultants
inc

*Solutions that allow you the freedom
to focus on your business...*



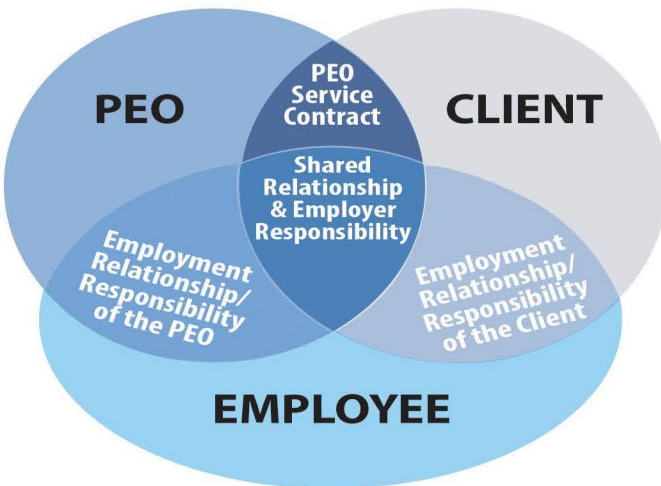
1. Finding it difficult to obtain workers' compensation due to business history or claims?
2. Are you tired of workers' compensation down payments, annual premium audits and overcharges?
3. Are your HR related tasks taking time away from revenue generation?
4. Do you find it difficult to keep up with the new HR laws to ensure compliance?
5. Are your employees properly classified for WC?
6. Do you have a current employee handbook in place?
7. Would you like to minimize your legal exposure and ensure that compliance errors don't result in costs to your company?
8. Do you want to improve your cash flow and profitability? Does your time & attendance system interface with your payroll system?
9. Would you like to attract and maintain the best employees by providing comprehensive benefits plans?
10. Do you need help with unemployment claims?

www.niroconsultants.com

WHY USE A PEO

PEO CORE SERVICES

A Professional Employer Organization (PEO) is a firm that provides comprehensive HR solutions under which an employer can outsource tasks such as payroll administration, workers' compensation coverage, human resources support, risk/safety management, employee benefits and benefits administration. HR outsourcing allows a business owner to invest their energies and attention on what helps their business be more productive, grow and be more profitable.



Most small business owners do not have the support and knowledge needed for effective human resource training, payroll and accounting, regulatory compliance, risk management, insurance and employee benefit programs to meet the demands of being an employer. Through economies of scale, PEOs give small business owners access to many benefits and employment amenities they would not have otherwise. With the support and guidance from Niroc Consultants, business owners will find tremendous value in a PEO relationship.



Payroll & Benefits Administration

Minimize the time and risk associated with payroll administration. Web-based payroll reporting, W-2s, direct deposits, payroll cards, payroll tax filings and time & attendance options.



Workers' Compensation/ Risk Management

Competitive pricing on worker's compensation coverage, risk management, safety support, claims administration, pay as you go premium and no annual audits. Assisting companies who are finding it challenging to secure workers' compensation coverage.

Human Resource Support

Experienced professionals helping to develop customized handbooks, policies, procedures and job descriptions. Providing employee related HR training seminars, support with complex HR issues and compliance with federal, state and local labor laws.



Employee Group Benefits

Assisting with a full complement of benefit solutions that will fit your budget and match your goals. Options include health, dental, long and short term disability, vision, life insurance and 401(k) plans, to name a few.



WHY NIROC CONSULTANTS, INC.

PEO QUICK FACTS

We are independent advisors for Professional Employer Organizations (PEOs) and Payroll Solutions. With over a decade experience in Employee Leasing and PEO services, we work with dozens of local and national providers to find the right solution for the unique needs of each client. Business owners should regularly evaluate their current situation regarding payroll, employee benefits, workers' compensation and human resource compliance. Niroc takes the hassle out of this process.



- As independent PEO Advisors, we are not tied to one provider.
- We seek to find a provider that will best meet the needs of our Clients.
- We will be your ally and locate solutions that meet and exceed the needs of your organization at very competitive rates.



- PEOs provide services between 171,000 and 180,000 small & mid-sized business.
- PEOs currently employ between 3.2 and 3.7 million people.
- Small businesses using PEOs grow 7% to 9% faster, have 10% to 14% lower employee turnover, and are 50% less to go out of business.
SOURCE: NAPEO
- Business owners spend up to 25% of their time on employment-related paperwork.
SOURCE: Small Business Administration
- One out of three businesses pay payroll tax penalty's each year.
SOURCE: Department of Labor
- Small businesses pay 44% of US payroll.



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