

Services

Offering a unique service

Financial Services Center for
Companies with 10 to 500
Employees

- Tax Preparation
- Free On Site Consultations
- Voluntary Insurance Programs
- Home Mortgage Referrals

Portable - Employees can keep
their benefits no matter where
they work.



We will help you go
where you want. **Your
financial success is our
commitment**

Plan Managers

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Branch Office Locations

- Oceanside - California
- Long Beach - California
- Ventura - California

Website: www.bd101.net

Combined Experience

Over 40 Years of Experience - Former
CFO, CPA, Financial Advisors, Fortune
200 Experience, and California Insurance
License #0G91160

BUSINESS DEVELOPMENT 101, LLC

Primary Business Address
5560 Rushmore Street
Ventura, CA 93003

Phone: 805 407-9736
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E-mail: mmramirez@bd101.net

BUSINESS DEVELOPMENT 101, LLC

*Excellence will not be just a word,
but a pledge to every client.*

Employee Voluntary Financial Services Center No Direct Cost to Employers



Employee Benefits
Transferable to any Job

**Tel: 805 407-9736 or
760 927-0601**

Employee Voluntary Services Center - Elect to Participate in One or More Services

EMPLOYEE BENEFITS



We offer **individual voluntary** Employee Benefits through payroll deductions.

Benefits help retain and attract employees.

No cost to Employers

Present benefit programs include:

- On Site Tax Preparation
- Free Personal Consultations
- Voluntary Insurance Programs
- Home Mortgage Referrals
- Employee Payroll Deductions

Many Benefit Group Plans are too expensive. **Individual Benefit Plans** are *flexible* and employees can select which ones they want.

Our firm brings in partners and correspondent firms to assist with the programs available to employees. **On-Site Service Centers** bring benefits right to your employment site.

BDI01 will continue to add services that can assist employees achieve their goals and allow employers to provide first class benefits.

Portable - Employees keep their programs no matter where they work.

TAX PREPARATION

Tax preparation on - site for individuals and businesses. File returns electronically with competitive fees. Bilingual preparers for Spanish speaking employees. Discuss tax planning ideas for current year and subsequent years at time of preparation.

ON SITE CONSULTATIONS

Discuss individual needs and goals. Ask about retirement goals, home purchases, education, health issues and other matters.

VOLUNTARY INSURANCE

Employees can choose from a wide array of voluntary benefits. Insurance carriers support a full - service delivery platform. Carriers make available decision support tools, payroll deductions and customer services.

Insurance product offerings may include:

- Life & Critical Illness Insurance,
- Auto & Home Owners Insurance (from carrier), and
- Vision Insurance (from third parties).

MORTGAGE REFERRALS

Nations No. 1 home lender Wells Fargo provides residence mortgage programs. Wells offers a broad menu of mortgage options. They have resources and tools to provide unique lending opportunities. **They offer free services to help customers.** These

include: Make on time payments-automatically; Pay less interest - automatically; and Make managing your money easy and routine. **They also work with select cities and counties that offer financing assistance for low to moderate income, first time qualified home buyers.**

PAYROLL DEDUCTIONS

- Employer deducts and transfer to individual accounts.

Ask for a copy of the PowerPoint presentation with more details.

Other Services for Employers

- Third Party Employee Hot Lines
- Human Resources Assistance

One Answer for all Employee Services

*Voluntary Plans for Employees. **No Employer costs***



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