



# Employee Voluntary Financial Services Center

Proposed by Business Development 101, LLC  
(BD101)

Home Mortgages Referrals

Voluntary Insurance Program

On Site Tax Preparation

# Who We Are

## Financial Services Center

- ***Locations in Southern California***
- ***Experienced Business Consultants***
  - Over 35 years of experience
  - Former CFO
  - CPA
  - Financial Advisors
  - California Insurance License
  - Fortune 200 Experience
  - Experts in Small Businesses
- **Extensive Business Partners**

# What We Are

- *Offering a unique service*
  - Financial Services Center for Companies with 10 to 500 Employees
    - Onsite or On Line Financial Services for Employees
    - No Direct Cost for Employers
    - Increase Employee Retention
    - Attract Higher Level Employee
    - Spanish Speaking
  - Benefits are Voluntary
    - Free On Site Personal Planning Consultations for Participants
    - Employees can elect to participate or not
    - Employees can elect one or more services

# Contents of Proposal

- I. Proposal for Financial Services Center
- II. Proposal - Scope of Services
- III. Home Mortgages and Refinancing
- IV. Voluntary Insurance
- V. Tax Preparation Services
- VI. Plan Managers
- VII. Contact Information

# I. Proposal for Financial Services Center

- ***Principal Elements of Financial Services***
  - A. BD101, LLC offers its business clients a Financial Services Center for employee benefits
  - B. The firm brings partners and correspondent organizations to provide a full line of services
  - C. Proposed Services for Employees
    1. Referral service for home mortgages and refinancing
    2. A payroll deduction plan for voluntary insurance products
    3. On site tax preparation for employees during tax season

# II. Proposal –Scope of Services

- ***Partners and Scope of Services***

- Wells Fargo Home Mortgage Financing
  - Full Home Buyer Services
  - Select cities offer financing assistance for low to moderate income first time home buyers
- Voluntary Insurance – Insurance Providers
  - Employees can choose from various insurances.
- Tax Preparation by VELAH Group CPA Firm
  - Provides individual clients with the taxation expertise and knowledge that they deserve throughout the year.

# III. Well Fargo Home Mortgages & Refinancing

Information Provided by Wells Fargo

- **Fair & Responsible Lending and Servicing Principles**
  - Offers a **broad menu** of mortgage options
  - Nation's **#1 lender** to homebuyers
  - In business more than 155 years
  - Resources and tools to provide unique lending opportunities
  - **Offer free services to help customers:**
    - Make on-time payments – automatically
    - Pay less interest – automatically
    - Make managing your money easy and routine
      - Full Information available from Mortgage Lender
  - **Works with select cities that offer financing assistance for low to moderate income first time qualified home buyers**
    - (e.g. Escondido, Vista & San Diego County)

# IV. Voluntary Insurance

Information Provided by Insurance Provider

- ***Voluntary Benefits***

- Employees can choose from a wide array of voluntary benefits
- Offering a wide array of the most popular voluntary products, supported by full-service delivery platform.
- Voluntary products and third-party products are widely recognized as the best-in-class.
- Voluntary platform gives a comprehensive set of services that support all product offerings;
  - including employee communications, decision support tools, multi-channel enrollment/application acceptance, payroll deduction, and customer service.
- Current enterprise voluntary offerings include auto and homeowners Insurance (from Insurer®), Critical Illness Insurance, and Group Legal Plans (from correspondent Legal Plans). Through third party arrangements, pet insurance, and a vision discount plan are also available.



# V. Tax Preparation Services

## VELAH Group

Information Provided by CPA Firm.

- ***A CPA Firm in Southern California***
  - The firm's principals are former senior managers from Deloitte & Touche a Big 4 International accounting firm
    - Their services include tax preparation for individuals and businesses
      - The staff has many years of experience and they service accounts throughout Southern California
      - The firm is bilingual and also provides consulting for cross border businesses
  - The firm can provide a flexible tax preparation service by preparing returns for employees at their site of employment
    - File returns electronically with competitive fees
    - Requires an internet connection and a small private space for interviews and tax preparation

# VI. Plan Managers

- *Plan Managers*
  - Kevin Edwards – 6 Years of Experience
    - Kevin is an experienced financial consultant.
    - Serves clients in multiple states.
    - Licensed as a Series 7, 63 & 65 Registered Representative.
    - Kevin is a retired educator.
  - Martin Ramirez – 35 Years of Experience (speaks Spanish)
    - Previously with Edward Jones.
    - Serves clients in multiple states.
    - Licensed Series 7 & 66 Registered Representative
    - California Insurance license.
    - Started career with Deloitte & Touche as a CPA/auditor, Chief Financial Officer at several companies.

# VII. Contact Information

- *Business Development 101, LLC*
  - Branch Offices
    - Oceanside, CA - Ventura, CA - Orange, CA
    - Phone – (805) 407-9736, Fax – (805) 830-1144
    - Website: [www.bd101.net](http://www.bd101.net)
  - Plan Managers
    - Kevin Edwards - Administrator
      - Ph.: (760) 703-2785, [kevin@bd101.net](mailto:kevin@bd101.net)
    - Martin Ramirez - Director
      - Ph.: (760) 927-0601, [mmramirez@bd101.net](mailto:mmramirez@bd101.net)