

Specializing in Trucking for More Than 20 Years

KEEP
Your
DRIVERS



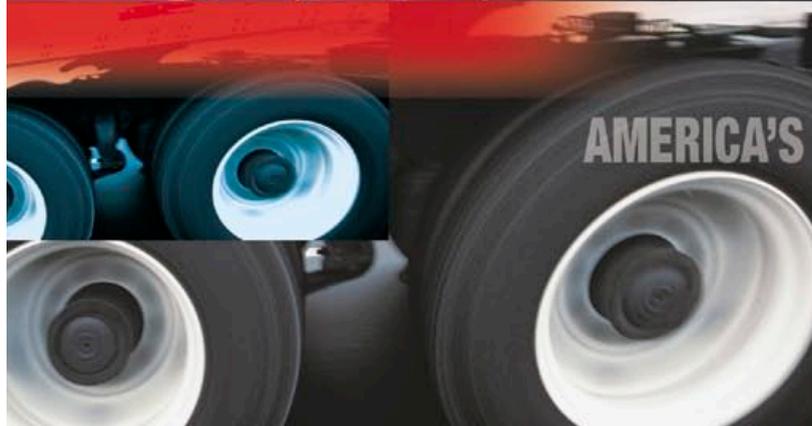
LIGHTEN Your
LOAD



800 825 3832

AMERICA'S MOST TRUSTED

Professional Employer Organization



The **BURDEN** of Employee Administration

The burden of employee administration can wear down any good business owner. The mountain of paperwork—the forms, the reports, the filings, the deadlines—crushes your ability to get more business and make more money.

The TLC Companies assumes much of this burden, which frees you up to call on new customers and keep your current customers happy. Yes, and even make more money.

How? Through a remarkable co-employment arrangement, TLC does most employer administrative duties and deals with the burdensome paperwork. You are then free to handle the supervision and day-to-day decisions.

Through this unique arrangement, you regain lost time – time you can then devote to growing your business AND increasing your income.



The Complete TLC Package

Comprehensive payroll services

Payroll tax filings & reports

Payment of payroll taxes

DOT file monitoring

MVRs & background checks

Workers' Compensation – complete coverage & claims management

Unemployment claim management

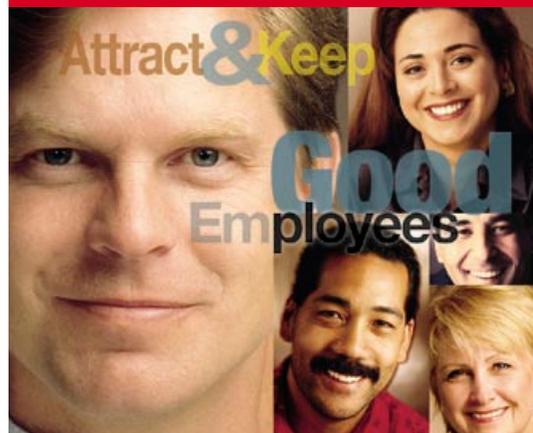
Wide selection of employee benefits

Safety Program

TLC HR Connect® Online Capabilities

We've been America's most trusted Professional Employer Organization (PEO) since 1985 and we specialize in trucking!

You Can Place All Your Workers on The TLC Companies Program



Your truck drivers and all support personnel can be on the TLC program.

Picture this scenario. If ALL of your employees were under the TLC co-employment umbrella, you might have only one simple communication with The TLC Companies per pay period. That's it. No more forms, tax filings, payroll checks, deductions, court-ordered levy payments, or any of the other necessary steps in managing a company payroll. The TLC Companies professional staff handles it all.

This arrangement can take the worry out of many personnel issues. What's more, many owners find that being able to offer the great benefit options of The TLC Companies to these valuable inside people is an excellent management tool. It gives owners many benefits options they probably cannot offer on their own.

The bottom line?

You save time, save money, and attract and keep good employees with TLC!

Here's How We **REDUCE YOUR STRESS** and **Free Up Valuable Time**

TASKS YOU RETAIN

TASKS THE TLC COMPANIES ADOPTS

OPTIONAL CLIENT PARTICIPATION

| SUPERVISION | MANAGEMENT REPORTING | RISK MANAGEMENT | PAYROLL | TAXES | BENEFITS |
|-----------------------------------|--------------------------------|-------------------------|---------------------|---------------------|-------------------------------------|
| Hiring & Firing | TRACK THE FOLLOWING: | Workers' Comp | Report Hours | FICA | Life/AD&D |
| Advertising | | | Compute Pay | Federal Withholding | Rx Discount Card |
| Screening | Vacations | Claims Management | Compute Withholding | SUTA | Credit Union Membership |
| Optional Owner/Operator Screening | Sick Pay | Negotiate Rates | Compute Deductions | 940 | Tax Saver Benefits/Section 125 Plan |
| Employment Application | Benefit Eligibility Dates | Pay Premiums | Compute FICA | 941 | Vision |
| Skills Review | Probationary Periods | Worksite Safety Program | Write Checks | W-2 | Dental |
| W-4 & I-9 | Other Anniversary Dates | Return To Work Program | Direct Deposit | Dispute Resolution | Health |
| Training Development | Management Reports | | ATM Cash Card | | Cobra |
| Performance Reviews | Wage & Employment Verification | | Garnishments | | 401(k) |
| Pay Rates | Departmental Job Costing | | | | |
| Discipline Notices | Overtime | | | | |
| Employment Handbook | Time Clock Interface | | | | |
| HR Guidance & Forms | | | | | |
| HR Policies | | | | | |



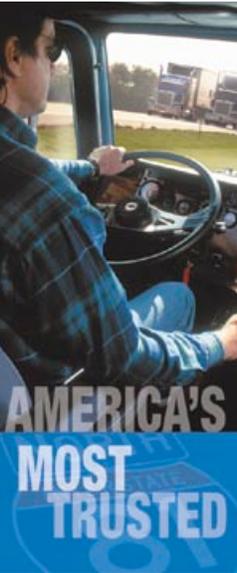
As a Professional Employer Organization (PEO), we partner with you in a co-employment arrangement that's:

Accepted by the IRS and state taxing and labor authorities.

Recommended by many CPAs and attorneys.

A remarkable management and accounting tool!

What WE DO



Applicant Processing

MVRs
Criminal & Employment Background Checks
Screening Support
Optional Owner/Operator Screening

Employment Administration & Payroll

Payroll Processing & Review - Online Option Available
Payroll Reports - Online Options Available
Online Employee Access to Individual Payroll Reports
Direct Deposit
Customized Reports

Employee Benefits & Management

Health Care, Dental & Vision Plans
Rx Discount
401(k) Plan
Disability Plan
Basic & Optional Life Insurance
Basic & Optional Personal Accident Insurance
Credit Union
Section 125 Plan
· Dependent Care Spending Account
· Medical Flex Spending Account (FSA)

Government Compliance

DOT File Monitoring
Government Reporting & Agency Interface
Unemployment Claims Management
Employment Records Management
Wage Claims & Audits
Counseling clients on OSHA, Fair Employment (EEOC), Department of Labor (DOL), Americans with Disabilities Act (ADA), Family Medical Leave Act (FMLA), Age Discrimination (ADEA), Cobra, HIPAA, and Other Government Regulations

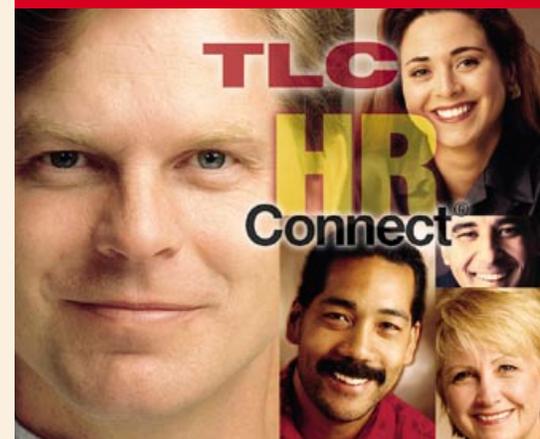
Up-to-Date, On-line Employer & Employee Services

Vacation & PTO Tracking
Tracking Continuing Education Credits
Employee Anniversary Reminder
Salary History
Benefits Statement
Employee's True Cost of Employment (Salary, Benefits, PLUS FICA, FUTA, etc.)
Cost of Labor Information Interface
FTP Site Provides Access to Editable File Reports

Employer Liability Management

Workers' Compensation Coverage & Claim Resolution
Safety Review & Policy Development
Conflict Resolution
Employee Handbooks
Personnel Guide, Forms & Policies
Terminations Support

**Powerful.
Complete.
Secure.**



Who is TLC?

Founded in 1985, The TLC Companies is a Professional Employer Organization (PEO) that specializes in the trucking industry. The company is privately owned and its' management team includes people who have spent many years in various aspects of business, industry, finance, PEOs, and trucking.

The TLC Companies employs thousands of employees through its clients across the United States. We serve hundreds of trucking clients, ranging from small to very large operations.



TLC HR Connect® is the most convenient online human resources management tool for trucking companies.

TLC HR Connect® simplifies many of your more time-consuming human resources chores. Anyone who can type a password and use a computer mouse can use **TLC HR Connect®**. It's that easy! And talk about convenient! You can access your human resources information around the clock, seven days a week. Most importantly, your information stays safe, secure, and private!

HR Connect's easy-to-use functions let you –

- Input payroll yourself.
- Track license and permit renewals.
- Post announcements to employees.
- Give drivers online access to their settlement information.
- Allow all employees to check vacation days, 401(k) balances, year-to-date, etc.
- Much, much more!

The TLC Companies was the first professional employer organization (PEO) to specialize in trucking. Today, we're the trucking industry's most trusted, and most innovative, PEO.

Strong Ties

We became one of America's most trusted PEOs because of our excellent relationships with some of the world's largest workers' compensation carriers, health insurance companies, life insurance companies, and financial institutions.

Financial Stability

The TLC Companies has grown steadily since our founding. Our success and solid footings today are based on concentration on one business – co-employment – and longtime, experienced employees, conservative fiscal management, and an unblemished financial reputation, fostered, in part, by daily electronic remittance to the IRS.

If you'd like to know more about The TLC Companies, our structure, financial position, and track record, we'd be pleased to talk with you or your advisors.

The PEO Industry

One of the nation's fastest growing business segments, PEOs employ several million worksite employees in large and small companies.

According to many business publications, having a co-employment relationship with a reputable PEO is the single best way for companies, no matter what size, to lighten the load of personnel administration AND increase their profit margins. In the trucking industry, with all its regulations and reports, co-employment offers even more benefits.

AMERICA'S MOST TRUSTED PROFESSIONAL EMPLOYER ORGANIZATION



What The TLC Companies **CAN DO** for Your Company



Free Up Key People to Create More Profit

The TLC Companies can save you time and relieve the headaches of being an employer.

TLC frees up your dispatchers and administrative people so they can work to reduce your costs—costs for pallets, out-of-route miles, sales/marketing, freight claims, overages, shortages, thefts, tire casings from on-the-road-tires returned to your shop, and more.

We free up you and your key people to do the things you need to do to create higher profits. Even grow your business.

We put YOU back in the driver's seat!

Help You Keep Good People

The TLC Companies offers a full menu of benefits to our qualified client worksites, from affordable health insurance plans to 401(k) retirement plans and Pretax Spending Accounts. We can offer these great benefits, which you may be unable to provide now, due to our large number of worksite employees.

As a TLC client, you'll be able to keep your good employees working for you instead of looking for an employer who offers benefits.

Help You Stay in Compliance with Most Employment Laws

TLC hires the drivers and becomes the administrative employer. We can prove to your attorney's satisfaction that we are the administrative employer based on the things that we do for our employees. The courts have also confirmed our standing as the administrative employer.

We become responsible for processing payroll, including withholding taxes, tax filings, garnishments, child support levies, workers' compensation insurance and claims, and unemployment claims. We also assure compliance with most federal and state employer/employee laws under most circumstances.

We'll Help Monitor Your Files to DOT Specs

We'll help monitor your driver files to Department of Transportation (DOT) compliance specifications. Our new client process involves reviewing your DOT files. Most of our new customers think their DOT files are in great shape, but many are shocked to find how far out of compliance they have become. As you know, DOT can impose a \$2,000 to \$30,000 fine for missing paperwork.



“Everybody and his mother are suing their employer when they’re unhappy with anything their employer does to them, whether it’s termination or anything else. And it’s happening across the board, from the smallest to the biggest companies.”

From an article in a leading national publication

If an Applicant Comes Directly to You

As a TLC customer, it’s easy to deal with job applicants. Just forward the application to us. We do it all and we cover all the expenses. All you need to do is fax us the application.

TLC Handles Unemployment and Workers’ Compensation Claims

We manage and defend all unemployment and workers’ compensation claims. If a driver quits, we offer to reassign him to another TLC client. Most often, we can locate a job for a good driver almost anywhere in the USA.

We also take care of our drivers when they’ve been injured. We speak with them weekly. We listen and we are genuinely concerned about a driver’s recovery progress. We even follow up with doctors and hospitals immediately after an injury.

Workers’ Compensation

We recognize the importance of a well-managed workers’ compensation program in giving drivers confidence in their employer. We assure our drivers they are protected by a solid, recognized workers’ compensation insurance company.

When a mishap occurs, we make sure the injured driver or other worker receives prompt, professional attention.

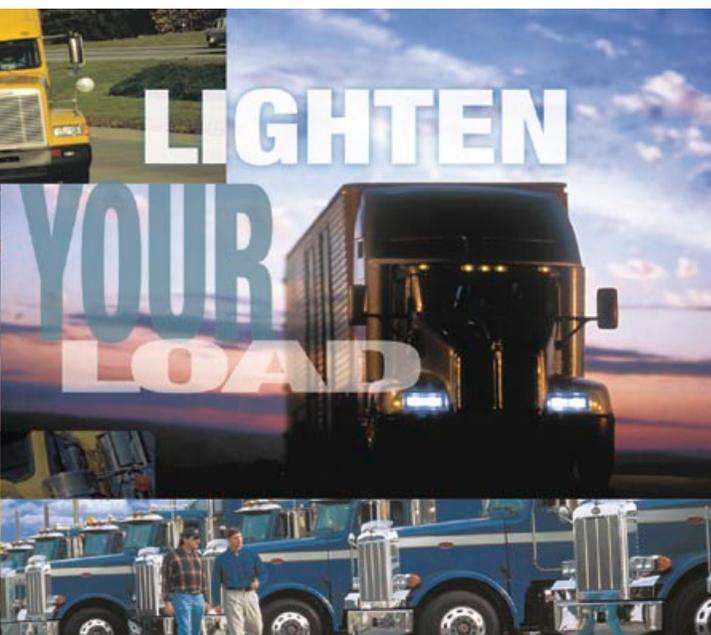
Safety First, Safety Always

Our safety program includes a safety manual for every driver, driver-friendly safety messages with paychecks, and safety posters for your offices. In addition, with The TLC Companies, safety pays—with monthly recognition awards and our annual Safety Top Dog® Awards Program for drivers. All this is covered in our fee.



Complete Driver Safety Program

TLC manages a complete, comprehensive safety program for drivers. As we all know, in the trucking industry a solid safety program is not only smart, it’s required. Our program is so complete, drivers even have an opportunity to receive safety awards for meeting certain safety standards in our annual Safety Top Dog® Awards Program.



What The TLC Companies **CAN DO** for Your Company

Maintain Good Communications

The avenue of communication is always open with The TLC Companies. Our **employee newsletter** keeps our worksite employees current with things happening in the company, in the industry, and in the world of trucking. This has become a great tool in building solid relationships between The TLC Companies and our worksite employees, and it **helps build a team feeling**.

Our phone lines are always open to our worksite employees when they have a question or a problem. Or, for that matter, a complaint. Sometimes just talking with one of our people helps tremendously.

Driver Referral Rewards

Building a better driver team is a never-ending task. To help, **TLC rewards drivers** when they recommend another driver to our team.

It's a simple program. If a TLC driver recommends someone, and that person is hired and stays for at least 90 days, **we pay a \$200 driver referral fee**.



AMERICA'S MOST TRUSTED PROFESSIONAL EMPLOYER ORGANIZATION



The TLC Companies **OFFERS GREAT** Employee **BENEFITS**

Included in the Full TLC Package

All full-time TLC Employees *automatically* enrolled:

\$5,000 Life and Accidental Death & Dismemberment Insurance

All TLC Employees have access to:

Dental and Vision Plans*

Section 125 Plans*

- Dependent Care Account
- Medical Flex Spending Account (FSA)

Up to \$150K Additional Life and AD&D coverage*

Short Term Disability Coverage*

Free RX Discount Card

Credit Union Membership

Optional Client Participation*

401(k)

Healthcare & Vision Plans including:

- Extra life insurance
- Patient care
- COBRA Admin/compliance
- Employee communication
- Vendor relations/payments

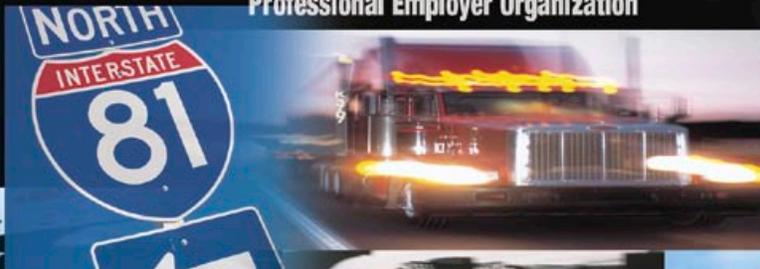
Client-sponsored Additional Life and AD&D coverage

*Fees and eligibility requirements may apply

AMERICA'S MOST TRUSTED



Professional Employer Organization



800 825 3832



the
TLC
COMPANIES

The TLC Companies **OFFERS GREAT** **Employee BENEFITS**



Included in the Full TLC Package:

Life Insurance

Every full-time TLC employee gets \$5,000 term life/AD&D insurance coverage FREE just for being part of the team. For those who desire more coverage, we make up to \$150,000 available with rates as low as pennies on the dollar per month, per \$1,000 of coverage.

And there's more! An employee can add up to \$50,000 life insurance on a spouse at the same low rates. Dependent life insurance coverage is also available. For just under \$1.00 per month, an employee can cover any number of dependent children with a \$5,000 life coverage term plan.

At The TLC Companies, we know employees want a good plan to provide for their families when the unexpected happens, and **our life insurance program is designed to give them the peace of mind they deserve.**

Dental & Vision Plans

TLC is proud to offer nationally recognized dental and vision plans for all full-time employees.

The dental plan provides for routine dental exams and cleanings twice per year, as well as coverage for basic and major dental work.

The vision plan provides for an annual eye exam and coverage for frames, lenses and contact lenses.

Short Term Disability (STD)

All eligible full-time employees have the opportunity to purchase STD income protection for disabilities due to non-work related injuries or illness.

Credit Union Membership

Many times an over-the-road driver has a difficult time building a banking relationship with a local banker. TLC offers an excellent financial opportunity for its drivers and worksite employees - membership in a major national credit union.

Big Company Benefits - Even for the Smallest Firms

AMERICA'S MOST TRUSTED PROFESSIONAL EMPLOYER ORGANIZATION



At The TLC Companies, we know that if you can offer drivers a great benefits package, **you'll be giving them many good reasons for staying in your trucks.**

To find out just how easy it is to provide our exceptional benefits for your drivers and other employees, **call us today at 800-825-3832.**

The TLC Companies OFFERS GREAT Employee BENEFITS

At TLC, working with the trucking industry is our primary business, and we're in it for the long haul. As TLC has grown, we've been able to develop what may be **the best benefits package available for truck drivers in the United States**. We realize that by offering drivers a full menu of benefits – many FREE, and others at very low cost – we can **attract and keep good people**.

With TLC, almost any trucking company can offer this great benefits package, even small operations. Think about it. The best way to grow your trucking firm is to develop a great core group of drivers. With the employee benefits TLC offers, you'll be well on your way to a solid, well-managed program of growth and profits.

Pretax Spending Account

Federal and state taxes tear a big chunk out of an employee's paycheck before they ever see it. And with fewer and fewer deductions available these days, it's tougher for employees to make ends meet. **The TLC Companies Pretax Spending Account can help them increase their take-home pay** by paying many necessary bills with pretax dollars.

TLC employees have the opportunity to **put pretax dollars in a special account earmarked to pay certain bills**, such as daycare expenses, medical bills, regular physical exams, dental costs, eye care, and other out-of-pocket healthcare expenses, as well as TLC health insurance premiums.

Pretax Spending Accounts are a great way for TLC employees to take home more of their hard-earned money.

Again, a small firm usually isn't able to offer its employees such a great benefit, but it's available with The TLC Companies right now!

Give your workers **MORE TAKE-HOME PAY** with the TLC Pretax Spending Account.

PRE-TAX SPENDING ACCOUNT / 401(K) EXAMPLE

| Item | Without Pretax Spending Account | With Pretax Spending Account |
|----------------------|---------------------------------|------------------------------|
| Gross Wages-Week | \$580.00 | \$580.00 |
| Health Premiums | \$34.61 | \$34.61* |
| Group Life Insurance | \$2.80 | \$2.80* |
| Child Care | \$25.00 | \$25.00* |
| Flex Account | \$10.00 | \$10.00* |
| 401(k) Contribution | \$15.00 | \$15.00* |
| Taxable Wages | \$580.00 | \$492.59 |
| Federal Withholding | \$59.00 | \$49.00 |
| State Withholding | \$27.00 | \$22.00 |
| FICA | \$44.37 | \$38.83 |
| Total Withholding | \$130.37 | \$109.83 |
| Take Home Pay | \$362.22 | \$382.76 |

How does our Pretax Spending Account affect an employee's paycheck?

Here's an example:

A typical employee might earn \$580.00 per week, but would take home just \$362.22. With those after-tax dollars, he or she would have to pay all household bills.

If that same person was driving for you as an employee of The TLC Companies, they might take home \$382.76, **a whopping \$1,068.08 more take-home pay per year**, simply by taking advantage of our Pretax Spending Account.

With The TLC Companies' Pretax Spending Account and 401(k) Retirement Plan opportunities
EMPLOYEES TAKE MORE MONEY HOME!

TAKE HOME PAY INCREASES PER WEEK

\$20.54

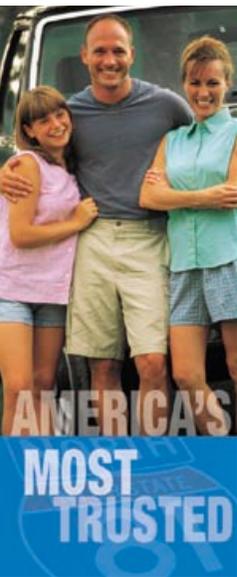
TAKE HOME PAY INCREASES PER YEAR

\$1,068.08

* Paid with pretax dollars

Note: A few states do not permit income to be sheltered from state taxes in Pretax Spending Accounts.

The TLC Companies **OFFERS GREAT** **Employee BENEFITS**



Optional Client Participation

401(k)

Planning for next year is tough enough for most truck drivers, let alone planning for retirement. Now, the TLC Companies can help drivers and other workers build for retirement with tax-deferred dollars.

The TLC Companies 401(k) Retirement Program allows our worksite employees to contribute tax deferred dollars into their own retirement accounts. The plan provides several investment options, and the employee is 100 percent vested immediately in their contributions. Even the employee's investment earnings accrue on their contributions on a tax-deferred basis.

This is a tremendous way for an employee to **build a retirement nest egg with pretax dollars**. There's even a loan provision that allows employees to borrow against their account balance at below-market interest rates. If you want to know more, talk with our TLC Sales department.

Client-Sponsored Additional Life and AD&D Coverage

As a TLC Client, you can provide reasonably priced additional life insurance coverage for your drivers. There is a wide range of benefit amounts; \$10,000, \$25,000, or 1X salary up to \$40,000. Consider this, for as little as \$3 per month, you could provide a driver with an additional \$10,000 coverage. It's a great advantage to have when recruiting new drivers.

Numerous Health Insurance Options

One of the most important benefits for any employee – health insurance – is a top priority at The TLC Companies. We're proud to offer the options and coverage plans our drivers and other employees want.

We realize that many small firms are unable to get health insurance, let alone at rates their workers can afford. You may wish to pay more than the minimum portion of the health insurance monthly premium. The choice is yours, and your contributions can help your company keep good people. **As a TLC client with five or more employees, you can pick an affordable, comprehensive health plan that meets your company's specific needs. Our competitive health plans have a variety of deductible options, vision, prescription coverage and affordable rates.**

Our Clients Save Money

**You can too. Sign up today.
Call 800-825-3832 now!**



AMERICA'S MOST TRUSTED PROFESSIONAL EMPLOYER ORGANIZATION

Frequently Asked **QUESTIONS** about **Co-employment** and The TLC Companies



Q Co-employment sounds too good to be true. Is it legal?

A Not only is it legal in all 50 states and accepted by the IRS, but according to many business publications, working with a PEO is the single best way for companies, no matter what size, to lighten the burden of personnel administration AND improve their bottom line.

Q Many of the people who do work for me are independent contractors and I'm getting a lot of questions from my state's department of labor and the IRS. Can co-employment take the heat off?

A Most often, co-employment is the perfect solution for you and the independent contractor. Here's why: The TLC Companies hires these workers but they work for you. All regulatory and taxing authorities accept this arrangement.

Q But what about the independent contractors?

A They'll probably welcome the change. As you know, independent contractors must pay all their own withholding AND they pay the employer's and employee's share of Social Security taxes. As our employee, the individual working for you takes home nearly 10 percent more because he or she no longer must pay the employer's share of Social Security. Besides, they get great benefits, like health insurance and a 401(k) retirement plan, something they may not have had. Everyone wins!

Q Let's say I'm having trouble with one of my employees. He's always late and sometimes I suspect he uses drugs. How much trouble is it to get rid of him?

A No trouble at all. You retain your ability to fire and hire.

Frequently Asked **QUESTIONS** about **Co-employment** and The TLC Companies



I run a large warehouse operation in four states. Can I use this co-employment arrangement through The TLC Companies at all of my locations?



You bet. All your workers can be on the TLC plan.



Okay, but the warehouse workers need to do some heavy lifting from time to time. I need to ensure that any new workers can handle the chores.



We can screen all applicants and do background checks to see if the individuals will meet the physical demands of the positions.



I've mentioned working with a PEO to a few of the office people and they're skeptical. What effects would this arrangement have on them?



For the most part, co-employment makes life easier and better for your support staff. It removes most of the burdens of employee and payroll administration and allows them to take on new business-generating tasks.



My turnover rate generally runs at about 25 percent, which means I spend a lot of time and money training new workers. Most who leave do so because they get benefits somewhere else. How will TLC help me?



High turnover is one of the most troublesome aspects of business ownership. Our benefits, which include access to health insurance, a 401(k) retirement plan, direct paycheck deposit, free credit union membership, and a host of other employee benefits, help you keep good workers.

Besides, with what you must be paying for training new employees, you could probably come out ahead with The TLC Companies.

CALL US Today for Honest Answers

You probably have many questions about how a co-employment arrangement with The TLC Companies can help your trucking business. We'd be pleased to talk them through with you.

Call one of our sales team members. Ask the hard questions. Tell us your concerns and your fears. There's nothing to hide. Our sales team works with companies like yours every day. It's all they do. They'll give you straightforward answers and advice.

Who knows, maybe working with us wouldn't be advantageous for your company. If that's the case, our sales team will be honest about that too.

So just call **800-825-3832** today for honest answers and to find out if The TLC Companies is right for you. The call and the advice are free. And there's absolutely no obligation.



AMERICA'S MOST TRUSTED PROFESSIONAL EMPLOYER ORGANIZATION

811 Washington Ave • PO Box 1168 • Detroit Lakes, MN 56502
6160 Summit Drive North • Suite 500 • Brooklyn Center, MN 55430
With Offices Nationwide

Toll-Free 800 825 3832 • Free Fax Line 800 676 7088
www.tlccompanies.com • mail@tlccompanies.com

A composite advertisement image. The top portion shows a large white semi-truck on a highway at sunset. The middle portion shows a red car driving away on a road. The bottom portion features a portrait of a man. Overlaid on the right side is the text "AMERICA'S MOST TRUSTED" in large, bold, white letters. Below this, the phone number "800 825 3832" is displayed in large white digits. At the bottom left of the image is the "the TLC COMPANIES" logo.

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