

Capstone Plus Training Module 2

New Business Process

Overview

Capstone Plus is a comprehensive program that offers multiple enhancements to a company's benefit package, as well as drives more revenue to both the employees and the employer. The goal of this module is to explain the process in its entirety as to how we implement the program.

- Highlighted sections will provide better understandings of the importance of the way our program is set up.

Key Points:

- Average of \$500/employee per year in payroll tax savings for Employer
- Average of \$100/month per employee in take-home pay increase
- Zero Net Cost for both Employer and Employee
- NOT a replacement to ANY of the company's current health benefit programs

Company Qualifications

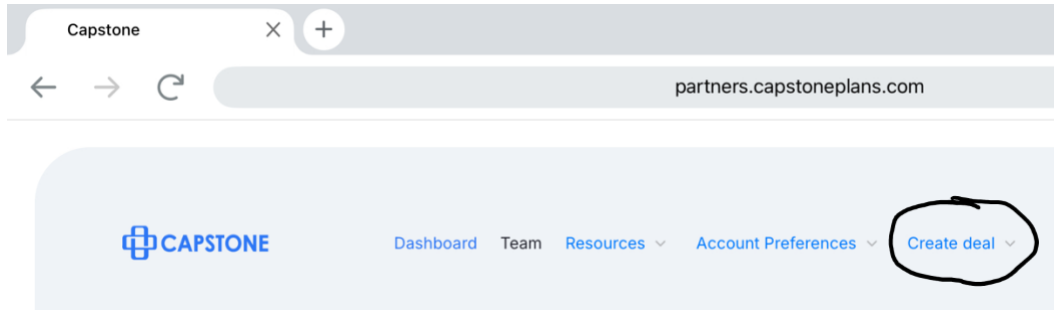
- 10 or more Employees
- W2ed, Full Time, and Average 30 hours a week or more
- Any officer who owns more than 2% of the company CANNOT participate in Employee Indemnity Policy but WILL receive AMAZE health benefits

New Business Process Overview:

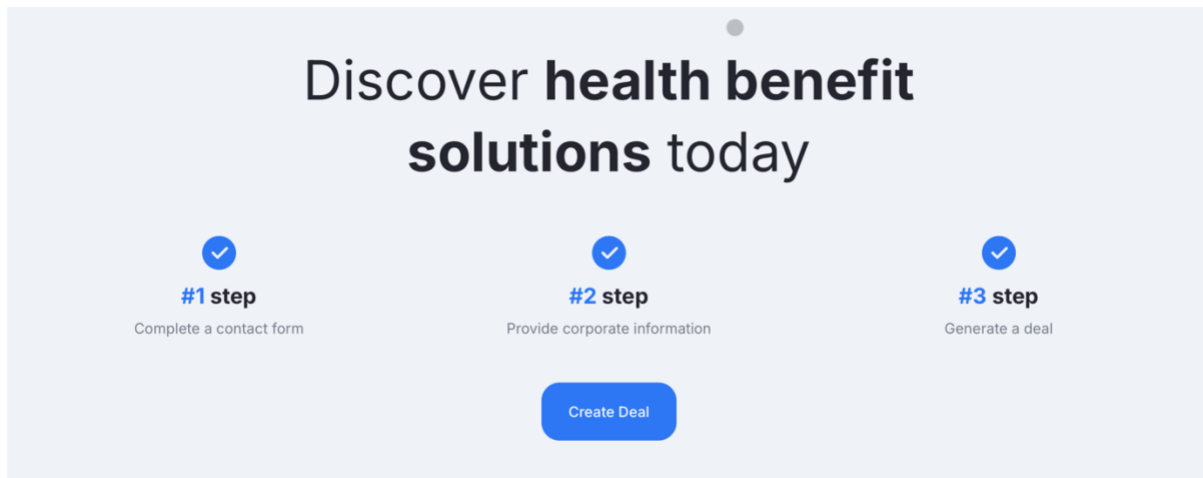
1. Register Prospect in Capstone Portal
2. Schedule Initial Meeting with Market Director (Andrew Cardi)
3. Receive completed Census Template from the Business Owner
4. Present Proforma and Account Opening Paperwork to Business Owner
5. Submit Signed Paperwork and being Scheduling Implementation meetings

Register Prospect In Capstone Portal

- After your agent agreement was executed you should've received instructions as to how to sign-up for your Capstone portal.
- In the top right corner of the screen, next to your affiliate ID, there is a tab labeled "Create Deal"



- After clicking Create deal you'll need to select "Plus Plan"
- It will then bring you to a screen that looks like this:



- Click "Create Deal" and follow the steps accordingly
 1. Put All Client information into the required fields
 2. Input all relevant information about the company
 - a. Company Name
 - b. Total number of employees
 - c. Payroll vendor (if you know it)
 - d. Corporate address
 3. Click "skip for now" when prompted for payroll census upload
 4. Utilize the calendar that appears on the next screen to book your business owner, yourself, on your Market Director's calendar (Andrew Cardi)

Scheduling Initial Meeting with Market Director (Andrew Card)

- Following the above steps will direct you when it comes to scheduling the initial presentation with your business owner.

Send/Receive Completed Census from Business Owner

- The census template is what allows us to receive a proforma for the potential client.
- Our program CANNOT be implemented without the census
- The template (below) needs to be completed in its entirety.
 - o All cell's with yellow headings
 - o Gray cells do not need to be completed (Besides State specific fields)
 - o Leave the Red column blank

The screenshot shows the CAPSTONE Plus census form template. It includes a header with the CAPSTONE Plus logo and contact information fields for the business owner. The main table has columns for employee details and tax information. The table is currently empty.

| Division ID | Employee ID | First Name* | Last Name* | SSAN Full Name** | State Employee #/Lic. # | Pay Schedule Week/24 Month/ | Exempt From SS | Gross Wages Per Pay Period* | Employee Contribution Major Medical, Dental, etc. | Additional Pre-tax Deductions Total Per | Post-tax Deductions Total Per | Federal Additional Withholding Amt \$ | Federal 2020 W4 Used 2020 | Federal Marital Filing Status | 2020 W4 Box 2c, Taxable (L/N) | 2020 W4 Box 4c \$ |
|-------------|-------------|-------------|------------|------------------|-------------------------|-----------------------------|----------------|-----------------------------|---|---|-------------------------------|---------------------------------------|---------------------------|-------------------------------|-------------------------------|-------------------|
| | | | | | | | | | | | | | | | | |

- After census is completed by business owner, have them submit the census on Market Director's Secure link
- Market director will then submit the census to Capstone for processing

Proforma and Paperwork Presentation

- The proforma is the single greatest sales tool in the industry
- It shows the business owner exactly what our program would look like if we implemented for that business owner right now
- It will highlight:
 - o Total # of Qualified employees
 - o Annual Tax Savings for Business owner
 - o Payroll tax savings per pay period for both employees and employer
 - o Each employee's paycheck with before and after comparisons
 - o Employer's tax savings per employee per year
 - o What indemnity plan each employee qualifies for
 - o Which employees did not qualify

CAPSTONE Plus 127 Qualified Employees
 Potential Annual Savings \$ 78,132.61

Total Pre-Tax Premium \$ 35,169.22
 Company Gross Savings \$ 2,690.44
 Less Admin Fee \$ (1,172.37)
NET Savings Per Pay-Period \$ 1,518.14

Select an employee via the drop down list immediately below:

| Current Paycheck Example | | Capstone Plus Benefit | |
|--------------------------|--------------------|------------------------|--------------------|
| Pay Period | Weekly | Pay Period | Weekly |
| Gross Pay | \$ 1,433.51 | Gross Pay | \$ 1,433.51 |
| Required Deductions | | Required Deductions | |
| Federal Income Tax | \$ (194.51) | Federal Income Tax | \$ (193.58) |
| State Tax | \$ (67.77) | State Tax | \$ (52.54) |
| Medicare | \$ (20.76) | Medicare | \$ (16.75) |
| Social Security | \$ (88.78) | Social Security | \$ (71.61) |
| SDI | \$ (5.95) | SDI | \$ (4.91) |
| Dependents Amount | \$ - | Dependents Amount | \$ - |
| Additional Withholding | \$ - | Additional Withholding | \$ - |
| Pre-tax | \$ (1.56) | Pre-tax | \$ (1.56) |
| After-Tax | \$ - | After-Tax | \$ - |
| 401k | \$ - | 401k | \$ - |
| Major Medical | \$ - | Major Medical | \$ - |
| NET PAY | \$ 1,054.38 | NET PAY | \$ 1,108.71 |

Savings

| | |
|------------------------------------|------------|
| Average Employee Increase Per Pay | \$30.87 |
| Average Employee Increase Annually | \$1,504.89 |
| Percentage of Qualified Employees | 93% |
| Average Employer Savings PEPT | \$615.22 |

PAY TO THE ORDER OF: [Redacted] \$ 1,054.38

PAY TO THE ORDER OF: [Redacted] \$ 1,108.71

- After sharing the proforma with the business owner, we proceed to explaining the RFC and MSA for the client to sign
- The RFC is what allows our Third-Party Administrator to set up the group in their system and get their staff primed for implementation.
- The MSA, or Master Services Agreement, is the contract the employer signs to initiate participation in the Capstone program
- Once paperwork is signed and submitted to Market Director, the documents are then sent to Capstone where the support team is notified and the process continues from that point on.

Summary

- This process is repeated for every business that we work with. As we continue with the modules you will learn more about the remainder of the sales process and how implementation becomes reality shortly after these steps are completed
- **These steps are always completed WITH your Market Director (Andrew Card)**
- The market director is designed to assist you in getting business through the pipeline and active as efficiently as possible. Though this process is easy, it is cumbersome and does take some time and attention.