



AHMI Member Benefit Payroll Program

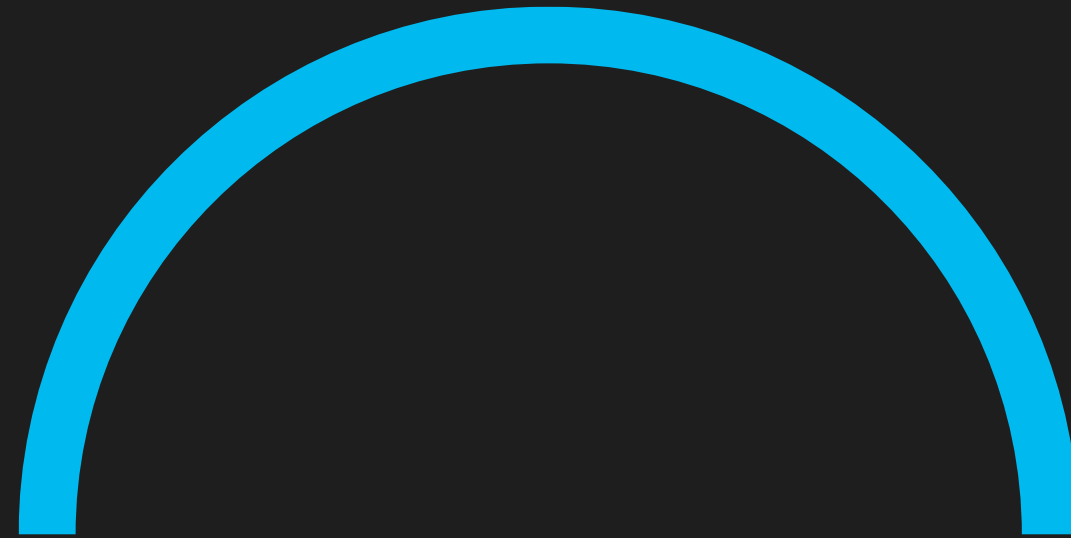
Dough HCM LLC

707 N FRANKLIN STREET UNIT 3, TAMPA, FL 33602 - CONFIDENTIAL



OVERVIEW

Lumber Payroll, a division of Dough HCM, is designed specifically to help the lumber industry drive productivity and reduce costs. Lumber Payroll offers comprehensive payroll, kiosk, and human capital management innovative technology solutions that drive efficiencies and reduce expenses throughout your organization.

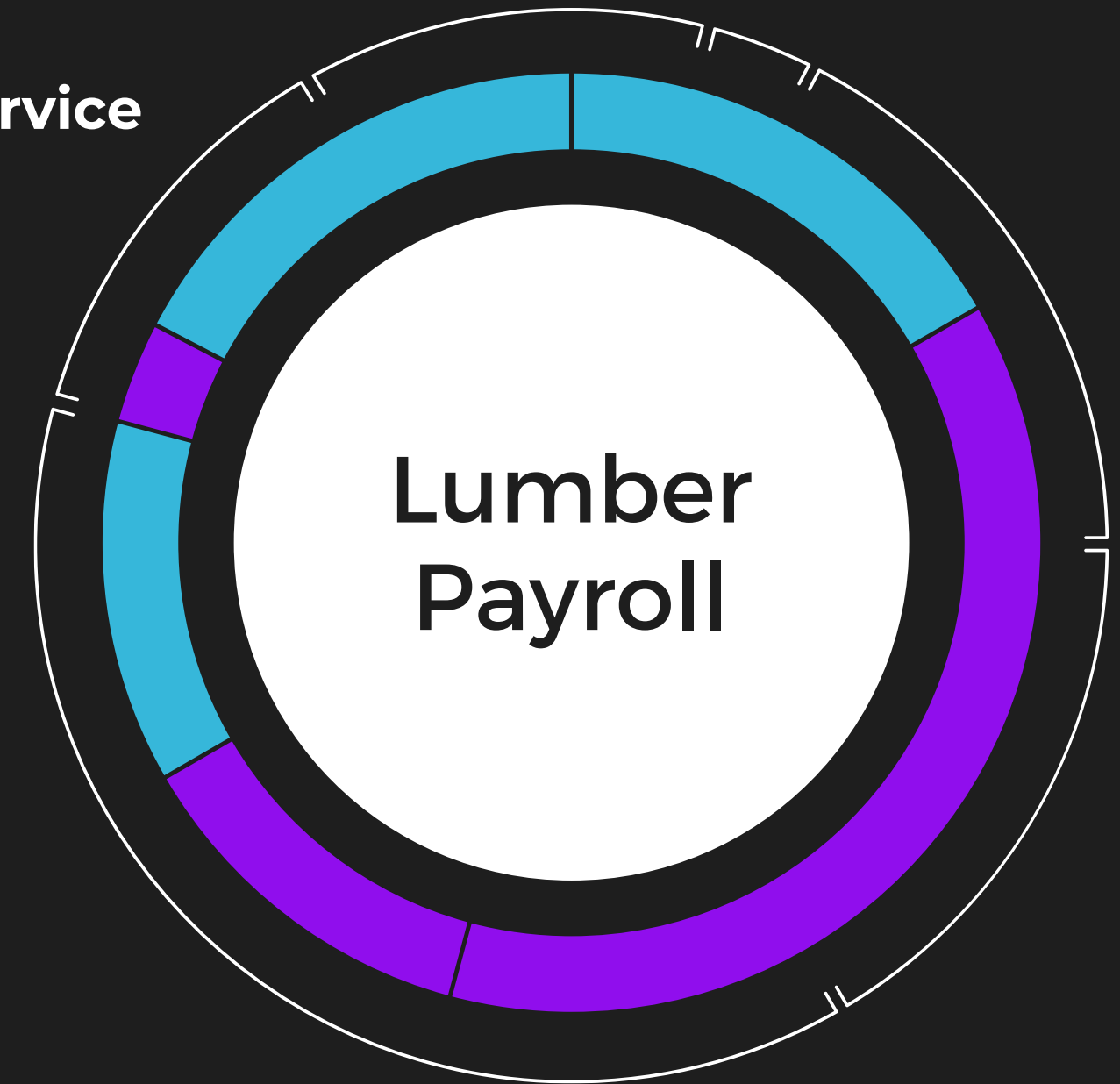
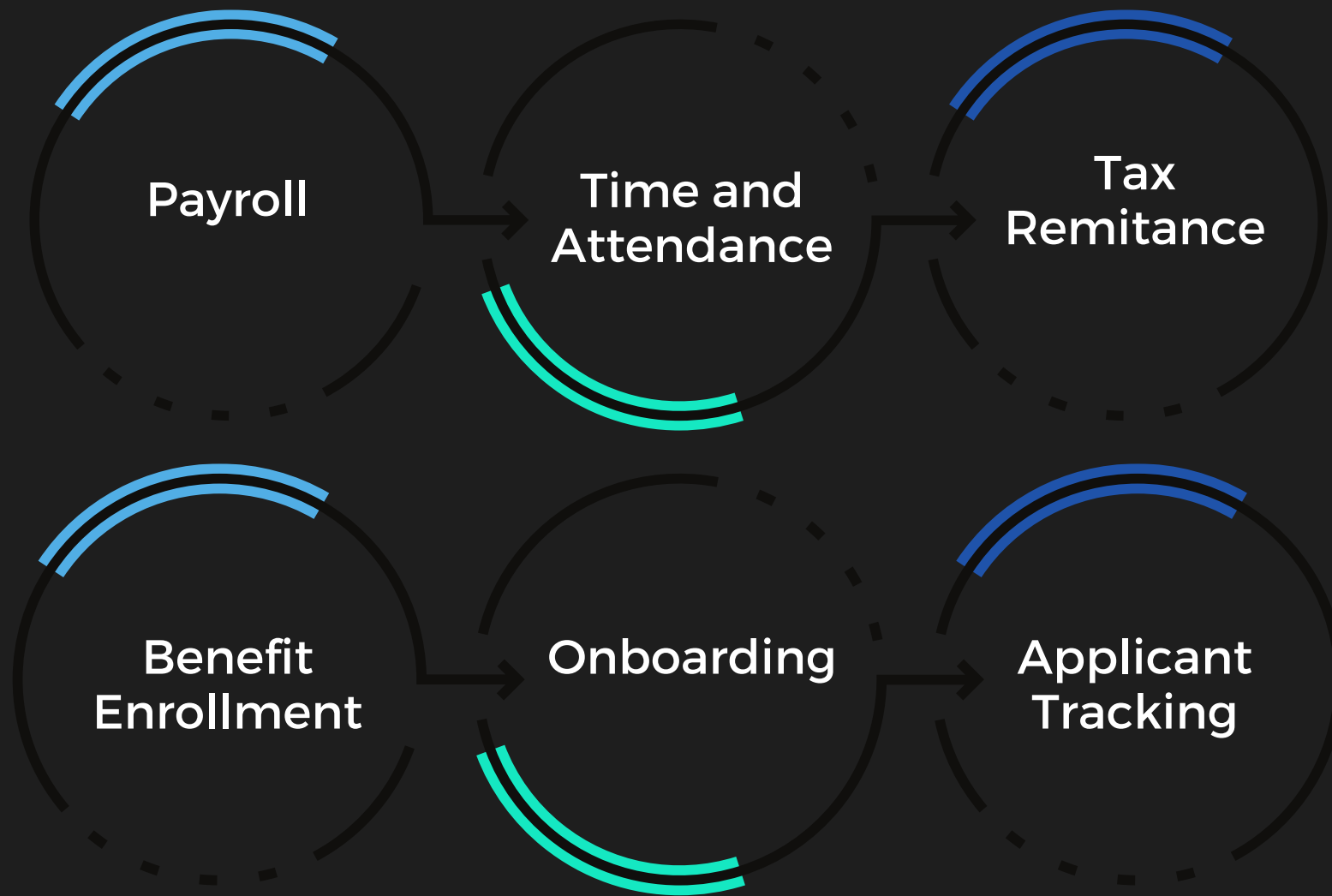


AHMI Payroll Member Benefit

Expense Reductions | Efficiencies | Innovative Technology

Single Source Solution....

Providing Innovative HCM Technology & Superior Customer Service



What is DoughHCM's Payroll Solution?

World class technology infrastructure with 20 million lives currently onboarded

- Cloud based
- Dedicated U.S. based service representatives
- Fully autonomous solutions from hire to retire
- Fully integrated solution – including but not limited to integrations with your accounting, POS, timeclock, benefits, etc.
- Complimentary I-9 filing

AHMI Member Benefits

Lumber Payroll can drive significant value for members. These benefits are exclusively offered to AHMI member companies. We have detailed some, but not all, of the benefits that are offered to AHMI members on the right hand side of this page.

AHMI Preferred Member Pricing	Payroll Benefits Tax Saving Program
Innovative Technology Earned Wage Access	Custom Integrations
Kiosk Payment Program	Specialized, U.S. Based, Quality Service

AHMI Member Preferred Pricing

- Group Pricing
- Quarterly Rebate
- Growth = Less Cost

Qty. of Members Adopting Payroll Services:		Member Savings:
0	10	15.00%
11	20	20.00%
21	30	25.00%
31 +		30.00%

Section 125 Health Payroll Compression Program

- **Section 125 Plan**
preventative health that includes Group Hospital Fixed Indemnity Insurance
- **Does Not Replace or Disrupt Any Major Medical**
- **No Cost to Employee or Employer**

- **Recruitment, Retention, and Cost Tool**
- **Auto-enrollment Preventative Health**
- **Unlimited Telemedicine**

Section 125 Health Employee Savings - Bi-Weekly

Example Of Employee Pay Making \$31,200.00 With And Without/ Preventative Care Program. Based On \$15.00 Hourly/Bi-weekly.	Without Section 125 Program	With Section 125 Program	Difference
Gross Income	\$1,200	\$1,200	\$0
Pre-Tax Premium Payment	\$0	\$553.84	\$553.84
Taxable Income	\$1,200	\$646.16	\$553.84
Tax Withholding	\$202.69	\$74.83	\$127.86
Claim Payment	\$0.00	\$461.54	\$461.54
Net Take Home Pay	\$997.31	\$1,032.87	\$35.56

Premium Payment:

- Telemedicine
- Preventative Care
- Limited Health Benefits

**TAX SAVINGS OF
\$277.04
OFFSETS NET
COST OF \$200.00**

**\$77.04
PER MONTH / EE PAY INCREASE
\$924.48
PER YEAR / EE PAY INCREASE**

Section 125 Health Employer Savings

MONTHLY EXAMPLE	Without Section 125 Program	With Section 125 Program	Difference
Gross Income	\$2,600	\$2,600	\$0
Pre-Tax Premium Payment	\$0	\$1,200	\$1,200
EE Taxable Income	\$2,600	\$1,400	\$1,200
Employer Monthly FICA Contribution	\$198.90	\$107.09	\$91.80
Employer Annual FICA Contribution	\$2,386.80	\$1,285.20	\$1,101.60
Gross Annual Employer Savings	\$0	\$1,101.60	\$1,101.60

**Plan 1200 (other plans available) -
Savings / Employee :**

- Per Month: \$91.80
- Per Year: \$1,101.60

Administrative Fees:

- Per Month: \$40
- Per Year: \$480

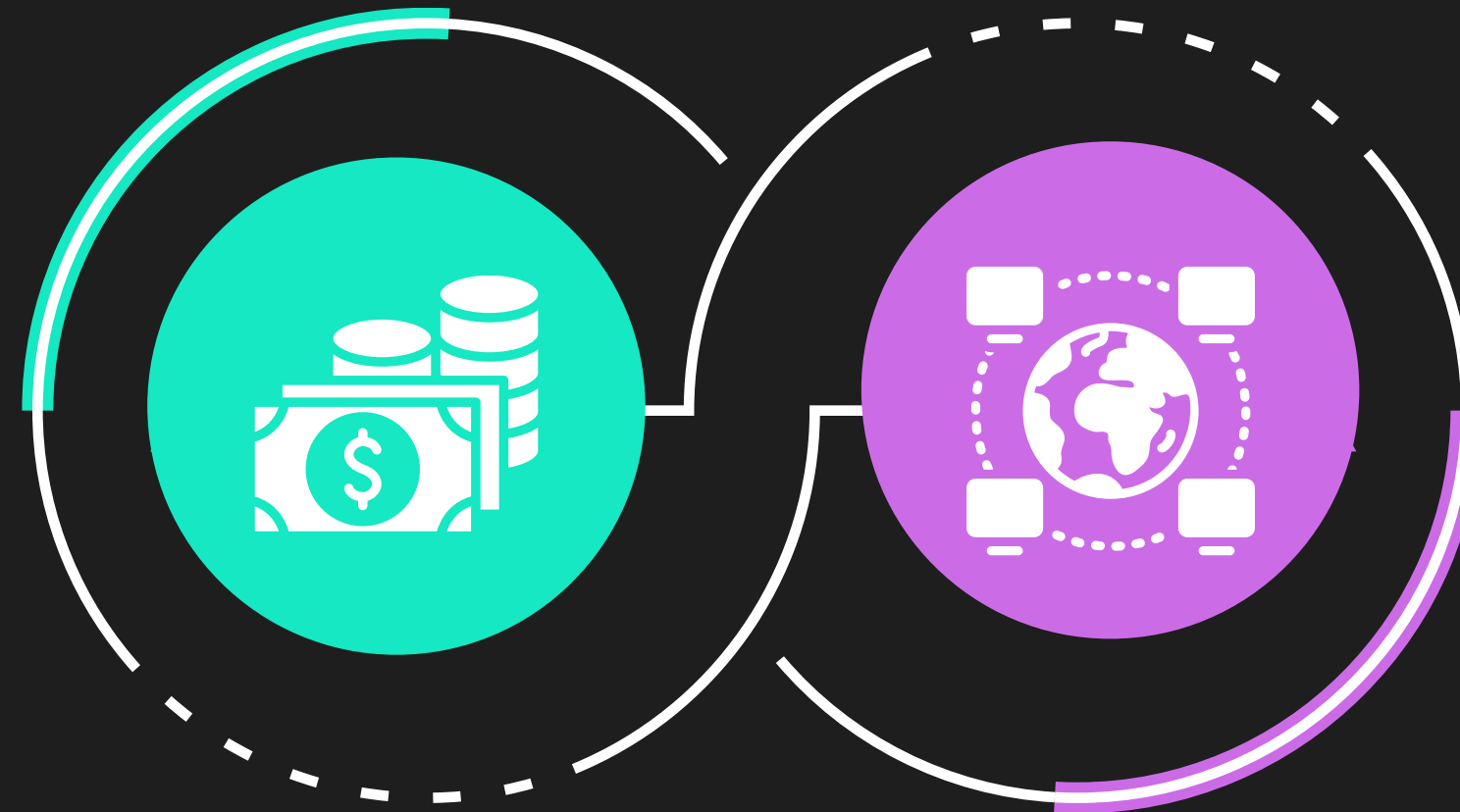
**Net Savings Per Employee Post
Administrative Fees**

- Per Month: \$51.80
- Per Year: \$621.60

What are the benefits of providing instant earned wage access to employers?

Increase Productivity

Less financially stressed employees are more productive



Lower HR Cost and Higher Profits

When employees are less financially stressed, they feel more valued and turnover decreases which leads to less HR costs and Higher profits!

What are the benefits of providing instant earned wage access to employees?



LESS STRESS

Ability to access earned pay prior to pay day

SOLUTION FOR THE UNBANKABLE

Access wages via card or cash for those that do not have a bank account

LESS COSTS

Reduce high credit card debit or accessing a pay day lender

DID YOU KNOW?

MARKETS BUSINESS INVESTING TECH POLITICS CNBC TV INVESTING CLUB PRO

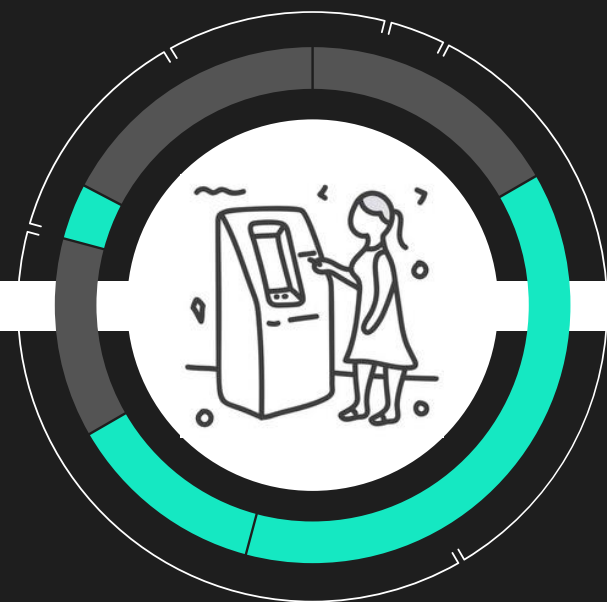
PERSONAL FINANCE

61% of Americans say they are living paycheck to paycheck even as inflation cools

PUBLISHED MON, JUL 31 2023-10:53 AM EDT | UPDATED MON, JUL 31 2023-AT 12:38 EDT

How do your employees get instant access to their pay?

DailyDough integrates with your time clock and payroll system to get real-time wage data for all employees. Post an employee clocking out, the application allows the employee to access a set percentage of their wages that they have earned. The DailyDough application automatically transmits the EWA deduction anytime that a team member accesses funds, to your payroll system.



**DoughDepot
Kiosk**



**DoughCard
Online/Physical**



**DoughCard to
DoughACH**

Custom Integrations



01 PAYROLL

PAYROLL

USE TOP NOTCH TECHNOLOGY TO HANDLE YOUR PAYROLL INTEGRATE WITH ALL PLATFORMS

02 INSURANCE & 401(K)

INSURANCE & 401(k)

INTEGRATE YOUR EMPLOYEE BENEFITS WITH PAYROLL AND CARRIERS

03 TIME CLOCK & ACCOUNTING

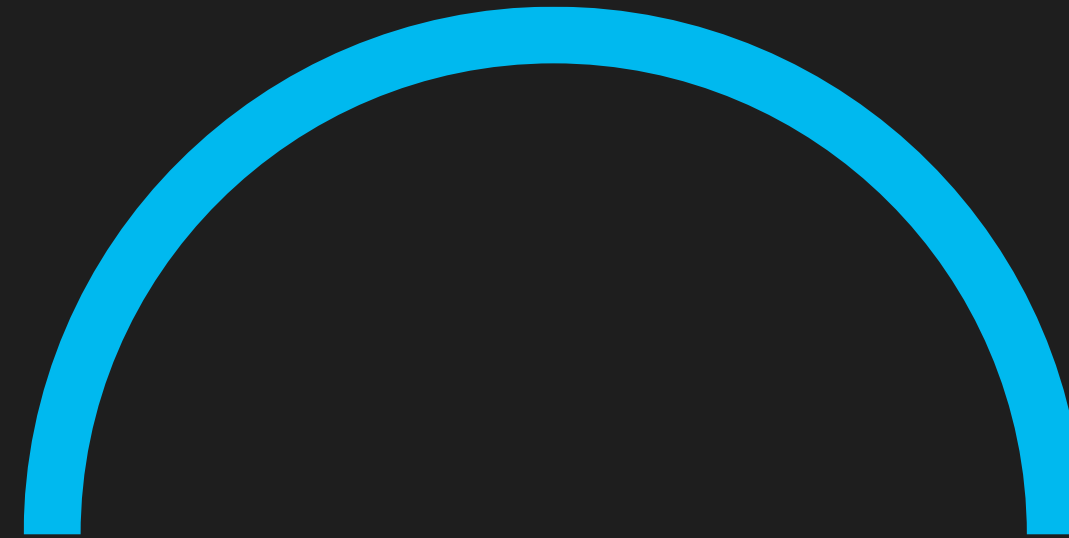
TIME CLOCK & ACCOUNTING

FULL INTEGRATION WITH YOUR TIME CLOCK TO AUTOMATE THE PAYROLL PROCESS. FULL INTEGRATION WITH YOUR ACCOUNTING SOFTWARE.

Contractor Payment Kiosk Program



DoughDepot
Kiosk Contractor Program



AHMI Next Steps

Cost Benefit Analysis Reporting Comparison for AHMI Members



Analysis & Audit Data Authorization Form

Company Information:

Company Name: _____
 Company EIN: _____ Address: _____

If more than one company, please list additional companies here. Contact Absolute Group if additional pages are needed.

Company Name: _____
 Company EIN: _____ Address: _____

Company Name: _____
 Company EIN: _____ Address: _____

Number of Active Employees: _____

Service Provider Information:

Payroll Company:	Time Clock Provider:	
Company Name: _____	Company Name: _____	Company Name: _____
Contact Name: _____	Contact Name: _____	Contact Name: _____
Email: _____	Email: _____	Email: _____
Phone: _____	Phone: _____	Phone: _____

Company Executive - Requestor Release Authorization:

The above listed Service Provider(s) are hereby authorized to release any and all payroll, time clock, service commitments, integration structures, benefit payments, historical data information requested by Absolute Group Inc. (AG) for purposes of completing an audit and analysis. This authorization does not permit the Service Provider(s) to disclose any information to a party other than Absolute Group, nor does it permit the Service Provider(s) to disclose any information that would violate federal or state privacy laws. It is understood that the data will become part of AG's database and be used in benchmark groups of other employers as well as in blinded, aggregate research. This authorization will remain in effect until otherwise notified.

Company Executive Authorization	Company Executive Contacts:
Signature: _____	CFO Name: _____
Contact Name: _____	Email: _____
Title: _____	Phone: _____
Company: _____	HR Name: _____
Date: _____	Email: _____
Email: _____	Phone: _____
Phone: _____	

Scan and email completed forms to Absolute Group at operations@absolutegroup.io
 Questions? Contact the AG email your questions to operations@absolutegroup.io



**\$100 / Employee Cash
Signing Bonus - If
Adopted with 90 Days of
AHMI Conference**