

*BOUTIQUE, CUSTOMIZED, AND PERSONAL
COMPLIANCE OVERVIEW*

March 28, 2022

Potential Services from ETC Companies

EXECUTIVE SUMMARY

The ETC Companies was founded in San Antonio, Texas in September 2012 on a simple concept: **KNOWLEDGE IS POWER and what you do with that knowledge is key**. The value proposition of ETC is to educate the employer of the laws so that they can make good business decisions.

BREADTH & DEPTH OF ETC EXPERTISE

Prior to the Affordable Care Act passing, founders, Alicia Haff and Heather Garcia focused independently on assisting employers and service providers with identifying potential liabilities and possible solutions relating to human resources. In 2012, Alicia and Heather recognized the need for consult and support relating to Healthcare Reform (ACA) compliance and turned their sights to building proprietary web-based systems/tools to support ACA compliance. This infinitely scalable proprietary tool is currently tracking 4,000,000 lives in eligibility departments, filing half a million IRS 1095- forms annually, and supporting a myriad of ACA needs around the US. The ETC HR team supports clients for a myriad of HR issues and knowledge checks. For more detailed information about the company, see www.theetccompanies.com.

ETC knows there are many solutions out there today to assist with “Compliance”. A simple “Google” these days will generate 4 pages of software solutions and vendors that work in the compliance space. All solutions have pros and cons. The trick is to find the right solution for your company’s needs and in-house capabilities as well as the right personality/mindset to work with your organization. ETC Companies offers compliance inclusive of guidance and advice paired with “ETC can do a lot of it for you”. ETC does NOT provide tax advice and if there is an employment related need outside of ETC’s scope, we will not hesitate to let the organization know and try to assist in finding the right vendor to assist.

WHY CONSIDER ETC?

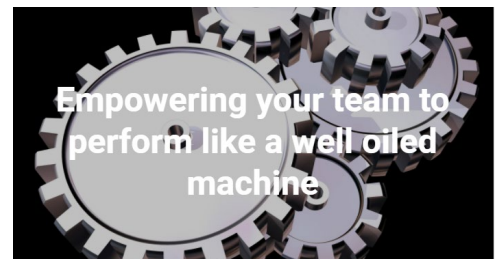
Coordinating ACA/HR compliance correctly requires a keen eye for detail and meticulous documentation. Handling employees from new-hire through termination, updating HR and employment policies, and preparing 1094/1095 Forms for furnishing and filing is a lot! ETC offers solutions beyond technology to assist/support and ensure accuracy where necessary.

Transfer Your Risk –

Let the ETC Companies build you the right solution!

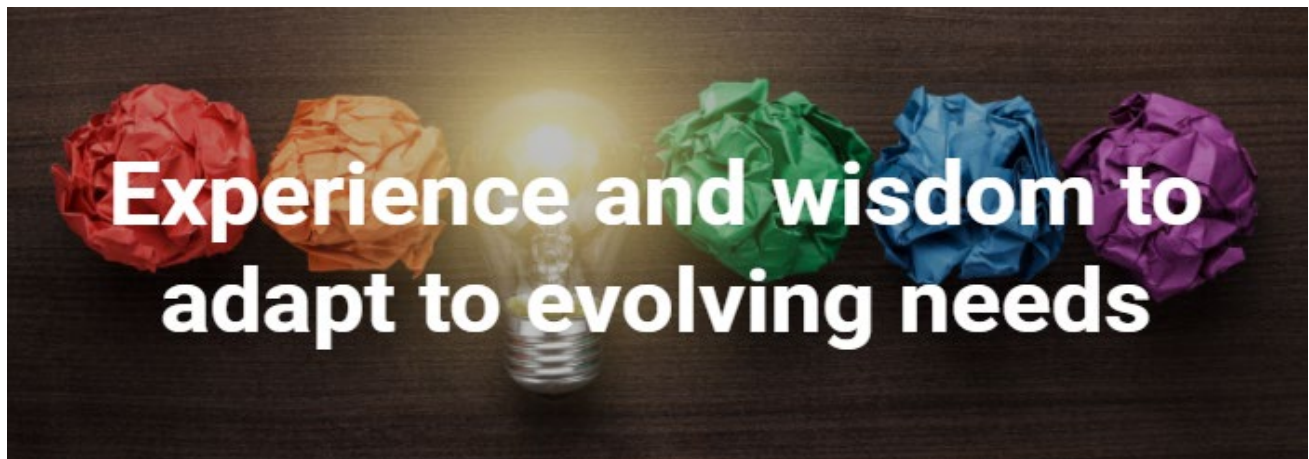
Follow ETC’s suggested course of action as to the responsibilities under ACA, and ETC will assume liability for compliance in various levels of service. With a contract that protects you from all direct monetary and compensatory damages should ETC fail to provide compliant services in accordance with the agreement, you can rest easy and run your business.

So, whether ETC is tracking your workforce for ACA, supporting your FMLA employer obligations, or printing your invoices and late notices, they have your back. They will handle the compliance obligations and assist in creative solutions to possibly challenging situations. ETC can assist in COMPLIANCE.



Services on-demand to help your team be the best it can be

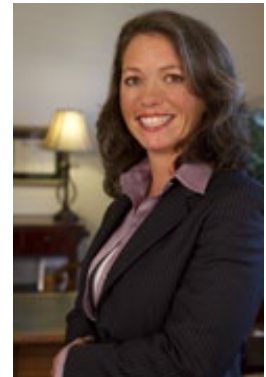
Let us help your team to improve company performance with improved processes & compliance



BIOGRAPHIES OF FOUNDERS

Alicia J. Haff, JD, *Founder*

Alicia has oversight of ACA compliance interpretations and manages the ETC Web-Based system to ensure ACA compliance and that the evolutions of ACA rules/regulations are implemented within ETC. Alicia is responsible for the ETC System's calculations, interpretations, and recommendations. Alicia graduated from the University of Texas School of Law (Austin) in 1996 and spent thirteen (13) years litigating employer, insurance, and commercial disputes. In 2010, Alicia left her commercial litigation practice to focus her efforts on general employer compliance. While no longer in the courtroom, Alicia has continued her legal practice in defending employers in Governmental audits including Wage and Overtime, Health & Welfare Benefits and I-9s. Alicia also maintains her Texas General Lines Insurance license, has achieved her Certified Health Care Specialist designation, and is certified as a Patient Protection and Affordable Care Act Professional. As part of her consulting practice, Alicia is retained on a regular basis by clients to advise on the intricacies of the Affordable Care Act and by clients who need to come into compliance with the law and surrounding regulations.



Heather Garcia, *Founder*

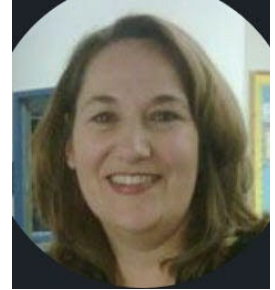
Heather has day-to-day oversight on business operations within the suite of companies inside ETC. Heather has been in the BPO (business process outsourcing) since 1996 when her career started with Automatic Data Processing Inc., (ADP). Heather obtained her Bachelor of Business Administration from Texas A&M University Kingsville in 1995. She began her professional career by working with clients to evaluate the best source of handling payroll and tax risks and has evolved into a career of evaluating all business risks dealing with employer related obligations. For the last 25 years, Heather has assisted companies with implementing/unbundling complete outsourcing solutions to include payroll, workers' compensation, and health and welfare insurances. Heather has specialized in Federal contractors for many years and continues to assist all employers with today's obligations. She is a licensed General Lines Agent in the state of Texas and achieved her Certified Health Care Specialist designation in 2013. Heather travels the country speaking on both the Affordable Care Act as well as other best practice areas in the employment lifecycle.



BIOGRAPHIES of TEAM

Kendra Stegemann, *Director of Information Technology*

Kendra has used her 30+ years of experience in the management of IT departments to manage all platforms for ETC. Her expertise as a Database Administrator has been paramount in improving ETC's proprietary system. Kendra has certified numerous organizations for HIPAA/HITECH compliance and brought levels of security to the internal operational platforms. She strengthens the ETC operational team by ensuring the stable operation and performance of all computer systems and networks continually optimizes the network and system performance. Kendra and her team are responsible for AIR XML oversight and IRS filings. Kendra is alumni of the University of Houston.



Maricia Meyer, *Director of HR Services*

Maricia joined the ETC compliance team in March of 2015. She has a Bachelor's in Health Administration from Texas State University and 15+ years of practical, operational HR experience. Maricia's hands-on HR experience includes having worked in HR at the fast-growing energy leader and Fortune 100 company Tesoro Companies, Inc. where she created and managed their College Recruitment and Internship Program as well as a premier international grain bin and grain handling manufacturer in the mid-west. Skilled in statutory requirements and HR compliance obligations set out for employers, Maricia provides daily consultation and strategic guidance to the clients regarding complex HR matters – from HR policies and documentation to managing the complexities associated with the interplay of various employer requirements when it comes to FMLA, ADA, Workers' Compensation and State Leave requirements to providing ERISA wrap compliance. She oversees the provision of customized support to not only small mom & pop, local establishments but also large, multi-state employers when it comes to outsourced.



Elizabeth Raggio, *JD, Director of Compliance*

Elizabeth joined the ETC Companies in August of 2016 and has spent an inordinate amount of time analyzing the political aspects of ACA as well as other Health & Wellness issues and in educating clients with respect to these issues. Elizabeth serves as a Compliance Consultant for ETC and provides practical guidance and assistance to ETC clients regarding compliance and all employee benefit-related matters including PPACA, ERISA, IRC, COBRA, FMLA, HIPAA, and other laws and regulations impacting the administration of employer-sponsored group health plans. Prior to joining ETC, Elizabeth served as the Compliance Officer for the Employee Benefits practice of Frost Insurance, where she led the employee benefits compliance practice. Elizabeth also worked as a Senior Legislative Analyst for Xerox Corporation and coordinated the implementation of various projects emanating from the Affordable Care Act and other complex legislative changes. Elizabeth is licensed to practice law in Texas, received a Juris Doctor (J.D.) Degree from The University of Mississippi School of Law and a bachelor's degree (B.B.A.) in Economics and Marketing from The University of Mississippi.



Jeff McMillan, *Director of SJ&C Printing Productions*



Jeff McMillan serves as director of print solution for SJ&C. Jeff is responsible for day-to-day operations, working with existing clients and new clients. Jeff previously held numerous roles and positions during his decorated 20-year tenure with Toshiba Business Solutions. Before Jeff joined Toshiba, he worked with the Texas Department of Corrections where one is always served best by finding unique and creative ways to see a different approach in processes. Through his unique discovery approach learned in his early career and mastered at TBS, Jeff has a natural ability to find the opportunity points in a client's process and recommend solutions that not only trim expense but drive increased efficiencies in the collection of revenues. The newest solutions by SJ&C have now grown to truly increasing revenue to the bottom line of an organization with creative and deliberate strategies.

Rhonny Rowden, *Director of Accounting*

Rhonny joined ETC in 2014 as marketing and bookkeeping lead. She has evolved into the Director of Accounting running 5 companies Accounting software. She is instrumental in the development of efficient, organized, and accurate systems to make the process seamless for clients. Beyond crunching numbers, Rhonny is instrumental in the creative element of all electronic campaigns and marketing pieces. She is also lead to the ETC Client Relationship tool. Rhonny is a graduate of the University of North Texas with a degree in Kinesiology and a minor in dance.



Pete Morgan, *Director of Programming*



Pete Morgan joined ETC in 2015 and uses his 20+ years of experience in programming to grow and evolve the ETC platforms. Pete can work with a variety of software languages to include Java, PHP, Python, and C++. He is highly skilled in developing processing pipelines to eliminate manual data entry into large database applications. Pete is a highly committed team member always looking to deliver more efficient solutions to data so the ETC Companies can continue to bring new solutions to clients. Outside of his work time with ETC, Pete is married and has five children ages three to thirteen living in East Tennessee where they enjoy outdoor activities. Pete is an avid guitar player and plays at church. To decompress from blinking green & black screens, Pete and the family enjoy running their egg farm with 150 chickens.

Jennifer Rodriguez, *Director of Operations & "Commercial Avengers" Team Lead*

Jennifer coordinates all aspects of ETC's operations to ensure the Clients are serviced as requested and expected. In 1997, Jennifer earned her Associates in Legal Studies from Florida Community College at Jacksonville. Thereafter, she worked as a litigation Paralegal in the fields of employment law and insurance defense for ten years. In 2007, Jennifer returned to school at the University of Texas at San Antonio where she received her Bachelor of Business Administration in Human Resource Management. Her extensive education and experience are useful to the ETC operations as they continue to serve the client needs.



Shelley P. Valdez, *Director of Brokerage Services & People Management, "Commercial Avengers" Team Member*



Shelley Valdez brings to the ETC team 25 years of experience in sales, public relations, and marketing in the healthcare sector. With degrees in Communication and Biology from Pittsburg State University, Shelley uses that communication strength both inside and outside the ETC Companies. Shelley's most recent venture in government contract compliance before ETC is the experience that supports her work for ETC Companies. Shelley places high value on customer service, attention to detail, and project coordination. Working with Brokers and their Employer clients to implement ETC Companies' myriad of compliance services fuels Shelley's passion to educate, holding true to strengthen our client's knowledge base on how to understand compliance and embrace the guidelines.

Matt Scott, *Director of National Account Sales & Team Lead*

Matt joined ETC in 2014 as the first compliance consultant to advise clients on ETC services outside of the founding partners. Matt's understanding of IRS Indicator Codes allows him to work with client's not only during client implementation but throughout the year to completion. As ETC has experienced growth, Matt had a hand in designing and streamlining the implementation processes, templates, and agreements to expedite and improve the client implementation timelines. Matt understands compliance and how it must be integrated differently depending upon the industry and client specific needs. Before joining ETC, Matt worked in sales and business development for business-to-business service companies. Matt received his bachelor's degree in Public Administration from Texas State University.



Kelly Teel, *"School Avengers" Team Lead*

Kelly joined ETC in 2016 as the Texas School liaison. She has evolved into the Team Lead for this team of 3 that work directly with all Texas based Independent School Districts. Kelly is familiar with TRS and its intricacies as well as how ACA impacts a public institution with both full-time and substitute teachers. Kelly has her General Lines license as well as serving as a Texas Notary Public. Kelly has 4 grown boys that continue to play ice hockey and in her spare time she watches them tear up the ice. But the apple of her eye is her young granddaughter that has her busy with tea parties and dolls or walking in the park to the swing set. Kelly makes it a personal mission to know and understand the key contacts in each district so ETC can aid in all areas of ACA.



Lisa Davis, *"Momma Bears" Team Lead*

Lisa joined ETC in 2016 as an Account Executive. Today, she is a Senior ACA Consultant. Lisa is a dynamic and motivated consultant that enjoys building long term relationships with ETC clients. Lisa holds a bachelor's degree from Frostburg State University in Speech Communications. Lisa's previous experiences include working in a client relationship role at Dell Inc, as well as a Business Analyst with Texas Medicaid and Health Partnership. Lisa brings that corporate background along with her personal caring to the lead role with ETC. She is a natural at keeping her client's best interest at the forefront of every transaction. Lisa has her general lines license and has worked in the healthcare industry for the last 8 years. As Lisa settles in her new West Virginia home, look for articles as Lisa's most prized past time, writing on www.getmorehappy.com



Sharon Alt, *Senior ACA Consultant, Momma Bears Member*

Sharon Alt joined the ETC Companies in July 2019 and brings to the team an extensive background in compliance and company management. Sharon's experience started in 1996 where she founded her own Third-Party Administration firm, Alt Benefit Consultants, and continued to serve clients in that capacity until 2009. Sharon also has experience in client support roles of large agencies where her focus continued in compliance of ERISA and IRS regulations that are part of a benefits offering. Sharon most recently successfully managed an entire ACA book of business with her most previous agency before joining the ETC Companies. Sharon Alt is a past president of the Fort Worth Association of Health Underwriters and continues to stay involved to this day as the FWAHU Legislative Chair. Ms. Alt may be most remembered for her comedy CE presentations, broadcast radio show, and her speaking engagements at various Benefits symposiums. Sharon will serve as a Senior Client Liaison to ACA clients within the ETC Companies as well as adding her experience to the ETC Compliance efforts for many client engagements.



Kelly Gunaji, “The A Team” Support & HR Coordinator

Kelly Gunaji joined the ETC team in 2019 bringing ten plus years of legal and administrative experience to the Compliance Team as a paralegal. Capitalizing on her experience and strengths, she joined ETC to administer ERISA Wraps and Section 125 Plan Document deliverables. In addition, Kelly fulfills the critical role of triaging client compliance needs, assisting brokers and employers with obtaining resources, answers to questions, and assistance with compliance issues daily. In 2021, Kelly joined “The A-Team” service pod and stepped into the role of assistant to the Senior ACA Consultant, gathering and updating customer data points, as well as ensuring data is updated and available promptly for our Full Tracking clients.

**Michele Rodriguez, “The Momma Bears” Administrative Support**

Michele started with ETC five years ago, as a Business Operations Assistant and has grown to fill several voids within the company. Being a photographer on the side, Michele takes great pride in her work, which flowed perfectly into a Creative Assistant role, inspiring changes to the ETC website. She is also responsible for most of the photos on the website, including employee profiles. This year, Michele expanded her role to include Account Manager, always advocating for and educating customers, and resolving issues to create positive outcomes. Michele is working toward a bachelor’s degree in business.

Sheila Roan, “The A Team” Business Analyst

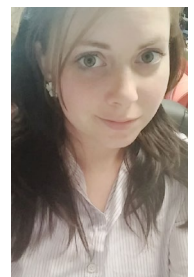
Sheila Roan has been with the ETC family since 2020. Sheila uses her positive energy and collaborative style when working with her teammates and clients alike. She provides quantitative and qualitative analysis of data to be used in the ACA reporting. Prior to her role as a Business Analyst with ETC, Sheila worked for Everi Holdings Inc in a senior sales support role. She continues to use her strong Microsoft products skill set alongside her Sales support background to provide excellent customer service to client companies as well as the in-house ETC team. Sheila is responsible for the design and process improvement training documentation. Sheila holds a BS in Business Administration from the University of Texas at San Antonio.

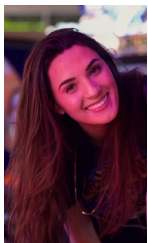
**April McGuffie, “The Momma Bears” Business Analyst**

As a Senior Data Analyst, April’s role at ETC includes the reviewing of client data, building processors tailored to the format of client-provided files, and the actual processing of data. The role requires keen attention to detail as well as being proficient in Microsoft Excel and Access. Prior to joining the ETC family in 2016, April served her country in the US Navy working as a Registrar at a Military College. This position is where she originally learned how important attention to detail was especially when dealing with a person’s information. Her experience of working in a Registrar’s office brings value to the POD setup at ETC. April will say her biggest strength is her teamwork. While everyone’s role may be different on a team, everyone is vital in the overall success of a team.

**Katie Roe, “Commercial Avengers” Business Analyst**

Katie joined the ETC team in 2016. Her role requires not only reviewing the data is both accurate and usable. Katie analyzes the data within the files and focuses much of the day on building data processing “mappers” or file feeds to guarantee ETC is handling/processing the data accurately without manual manipulation. Katie’s skills are strong in the Microsoft family of products. Microsoft Access, Microsoft Excel, and JavaScript coding are her core go-to tools. Katie’s role as an “Avenger” for the clients has her processing in hundreds of files a year.



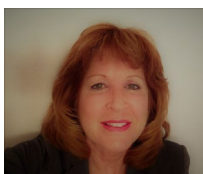


Sydney Lozano “School Avengers” Business Analyst

Sydney started with ETC as a junior data processor and has grown into a Senior Data Analyst. Sydney has been with ETC for projects before her full-time role, so she knows the insides of the systems. Sydney’s core role includes the reviewing of client data and processing data to ensure accuracy in the 1095 compliance process. Sydney has strong knowledge of the Microsoft family of products as well as VBA. Sydney is an artist, too, and if not working you will find her enjoying the outdoors or making something incredibly creative.

Greg Chaffins, Development Team

Greg joined the ETC Team in July 2018 as a System Developer. Before ETC Greg worked with many different development projects, from a Watson Research Lab project for a well-known insurance name to working with physicists and scientists pushing the bounds of practical radioactive particle detection. Along the way, there were also projects involving Defense Contractor missile tracking and credit card processing utilizing client server architecture. All of this has Greg to his welcomed ideas and advice in developing systems at ETC.



Darlene Deardurff, Development Team

Darlene joined the ETC Companies just in time to take the systems to a much “prettier” level. Darlene has 30+ years in IT as a Business and System Analyst/Developer/Project Expert. Darlene assists in the development of internal tools to ensure accuracy and efficiency for the service team. Darlene develops well into the “weeds” to find areas of excess time and write protocols and tools to have ETC deliver more efficient information to clients. Darlene’s core focus for ETC is automating as many processes and touchpoints as possible for the end-user to eliminate wasted time spent.

Stephen Carter, Development Team

Stephen joined the ETC team in September 2016 in a support role to lead Software Architect and Director of IT. Since the early days, Stephen has transitioned into a full development role inside of the ETC team. One of the earliest accomplishments was migrating the infrastructure to Amazon AWS environment. As a Senior Software Developer now, Stephen is responsible for numerous internal tools and systems. Stephen’s focus is on the AIR Electronic filing system as well as state individual reporting systems. Stephen is part of the think tank that is constantly looking at new software solutions that can bring value to clients.



Dave Bennett, Development Team

Dave joined the ETC Companies in 2018 as an entry level java programmer. He was quickly given more responsibility and have been instrumental in getting the systems operating on a much more efficient methodology. Dave’s core talents successes are in an internal application that the end user (client) doesn’t see; however, the tool has been a giant success for ETC staff members. Prior to ETC, Dave managed an automotive shop for a contract company and has worked on the installation crew for Spectrum technology. Because Dave has been on the ground levels, he understands how important end user satisfaction is to the overall success of a company. Dave is presently pursuing a Computer Science degree.

Jeremy Brammer, Development Team

Jeremy joined ETC in 2020 as a software developer focused on ETC’s PHP software solutions. Jeremy has a Bachelor of Science in Computer Information Systems with 10+ years of experience. Jeremy is the lead ETC developer on our V2 portal where the focus is the client user experience as well as securing the PII of all client information. Jeremy adds a simple philosophy to his work as in his personal life. Be humble, forgive quickly, and make memories. Make each day count. Jeremy brings that mentality into his work by producing results that are meaningful to clients.



FAMILY OF ETC COMPANIES



ETC LITE LLC was founded in 2016 and absorbed the original Eligibility Tracking Calculators, LLC (2012) entity to provide clients with ACA Tracking and Form Preparation platforms that meet the needs of the client. ETC LITE offers everything from full consultation and indemnity packages all the way down to acting only as the 1094/1095 filing arm in the AIR System. The proprietary ETC system is built to be flexible in accepting client data in the format a client (and/or third party) provides. Think Boutique Assistance. Let ETC do the heavy lifting for your organization. ETC prides itself on output of accurate and legally compliant ACA solutions inclusive of 1094/1095 Forms.



ETC HR LLC was founded in 2013 because the team knows there is not a universal HR manuscript that fits every company's needs. While there are core Human Resource best practices needed, ETC HR knows that every company needs customized HR practices to meet the company's core values and business model. Ben Franklin's quote: "*An ounce of prevention is worth a pound of cure*" defines ETC HR's core concept in that it is much better to address potential issues upfront rather than waiting for a complaint or lawsuit to unfold. ETC HR takes pride in partnering with clients to reduce employer liability and achieve client goals in the short and longer term.



Law Office of Haff & Raggio, PLLC (sister company to ETC Companies but completely independently owned by attorneys) was originally founded in 2009 by Alicia J Haff, JD and Elizabeth Raggio joined in 2018. The firm is a great compliment to the ETC Companies consulting services. The firm also handles standalone governmental compliance issues inclusive of ACA.



SJ&C PRINTING PRODUCTIONS LLC affectionately named "Slam, Jam & Cram" was founded in 2016 as ETC had the need for low-cost, high-power printing equipment to deliver 1095 forms in a timely manner. With 1095 forms only in production for short periods time of time, SJ&C was created to provide the same low-cost, high-power printing service for any clients that need printing year-round. SJ&C has expanded into real estate printing and promotional items as well as transactional recurring printing such as invoices or past due statements. Data securely sent to a client is SJC specialty.



ETC RISK LLC – Founded in 2019 to facilitate Dependent Audit Services, ETC Risk has expanded into a secure confidential communication tool you can integrate between your workforce and your HRIS system. With the changed work place and virtual component, give your employees a way to be heard.