



Main Office Phone
682-503-4624



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EMPLOYEE PERKS

WWW.TX-TRADES.COM

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Employee Perks



- ✓ **Earn More Money**
- ✓ **Life Insurance**
- ✓ **Wages on Demand**
- ✓ **Telemedicine**
- ✓ **Employee Discounts**
- ✓ **Essential Staff Care**
- ✓ **401K**
- ✓ **Customized Lending solutions**
- ✓ **Credit Repair**



Side-Stream

Side-Stream is a two-part referral program that creates additional compensation opportunities for our valued employees.

Refer a new client/division/project that we are not currently working with and receive a percentage of the profit for that particular referral for the first 6 months of work performed.

Odds are you have worked with construction companies that use services similar to ours or, perhaps you worked with a client of another labor provider. Refer a contact and phone number of a decision maker within a company that you have worked with, what project you worked with them on and any other helpful details or information. If your referral leads to work, you can be compensated for the first six months of that opportunity! These referrals can be worth hundreds to tens of thousands of dollars!

Refer new employees and if we hire and work the referred workers for 30 days, receive bonuses ranging from \$50 - \$250 per qualified hire! Have friends or family in the construction industry looking for work? Refer them and get paid! Our family of companies is constantly searching for qualified, dependable employees. Simply refer their name and contact information to us. Let them know we may be reaching out about job opportunities and we will take it from there!

(terms and conditions may apply. Bonuses and other compensation in relation to Side-Stream are based upon profitability of the referral. At present, there are no caps on compensation an employee may receive for referral opportunities)

LIFE INSURANCE



For All Active Full Time Employees working at least 30 hours per week

Basic Life	\$5,000
Accidental Death & Dismemberment	An amount equal to Your Basic Life Insurance
Plan Maximum	\$5,000
Non-Medical Maximum	\$5,000
Age Reduction Formula (reduces by)	Reduces by 35% at age 65, and to 50% of the original amount at age 70
Employee Contribution	
▶ Basic Life	0%
▶ AD&D	0%

Term Life Features (1):

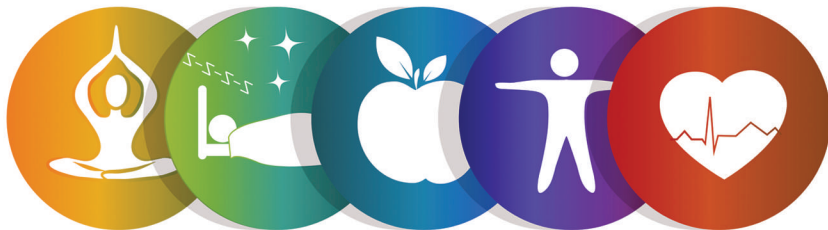
- ▶ Continuation of Life insurance while totally disabled as defined by the Group Policy (2)
- ▶ Life Settlement Account (3)
- ▶ Portability (4)
- ▶ Grief Counseling (5)
- ▶ Funeral Discounts and Planning Services (6)

Additional Features:

- ▶ WillsCenter.com (7)

AD&D Features (1):

- ▶ Seat Belt Benefit (8)
- ▶ Air Bag Benefit
- ▶ Child Care Benefit
- ▶ Common Carrier Benefit
- ▶ Life Settlement Account (3)



WAGES ON-DEMAND

Coming Soon!

Integrated seamlessly with your Payroll Solution

Financial Wellness for happier, healthier and more productive employees.

HOW IT WORKS

- Data is exchanged with your systems, allowing employees to securely create an account. Set up in seconds.
- We fund all transfers. No risk or liability to you.
- We recover funds automatically on the next payroll cycle.
- We do all employee support. No administrative overhead for you.
- Includes ZayU, ZayZoon's financial wellness platform that provides education and predictive financial tools.
- Employee paid, employer paid or shared cost options.

ZayZoon improves workplace productivity, retention, and recruitment by giving employees access to their earned wages in advance of payday.



reduction in turnover for employers that offer ZayZoon



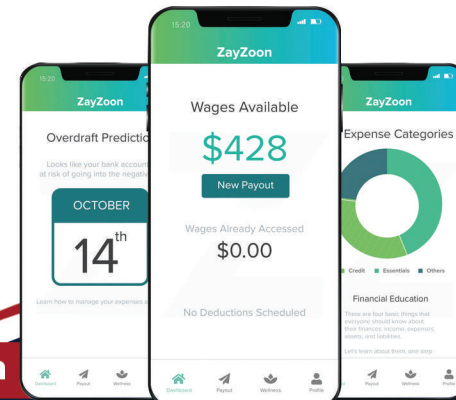
of employees are willing to switch to an employer who offers Wages On-Demand



of employees will access ZayZoon

Get started at

www.zayzoon.com



*based on a 200 employee company



Access Your Perks Program Today!



WORKING ADVANTAGE



Unlimited Access To Doctors

(Whenever you need them!)

Board certified primary care physicians & licensed mental health therapists available to you 24/7/365, nationwide.



No insurance needed. No copays, ever.

Doctegrity is the most convenient benefit ever. So what does it include?



Telemedicine

Call a primary care physician 24/7/365. Skip the waiting room.



Teletherapy

Talk with a mental health counselor or therapist with zero consult fees.

A completely bilingual benefit in English or Spanish from app to Physician.

No copays, additional fees or surprise bills. Just one low monthly subscription gets you **(and the whole family)** unlimited access to board certified primary care physicians and licensed mental health therapists...amazing!



More perks. More savings. More of what makes you happy.

We're here to support your personal and financial well-being through exclusive deals and limited-time offers on the products, services and experiences you need and love.



- ▶ Electronics
- ▶ Appliances
- ▶ Apparel
- ▶ Cars
- ▶ Flowers
- ▶ Fitness Memberships
- ▶ Gift Cards
- ▶ Groceries
- ▶ Hotels
- ▶ Movie Tickets
- ▶ Rental Cars
- ▶ Special Events Subscriptions
- ▶ Flights
- ▶ Cruises
- ▶ Theme Parks and More!

New to Working Advantage? Getting Started is Easy.

Maximize your time away from the workplace and start saving today!

- 1 Visit WorkingAdvantage.com
- 2 Click **Become a Member**
- 3 Enter your company code or work email to create an account

YOUR COMPANY CODE
INNERSTAFF

NEED HELP?
Email us: Customerservice@workingadvantage.com

We Are Pleased to Present You with Affordable Healthcare Benefits Through Essential StaffCARE!

Fixed Indemnity Medical Plan:

The ESC Fixed Indemnity Medical plan is designed to cover the most common medical needs at an easy-to-afford price.

NOTE Fixed Indemnity is an excepted supplemental healthcare plan, not a Major Medical plan, that is designed to provide a fixed dollar amount used to cover basic healthcare needs.

No Waiting Periods

No Co-pays or Deductibles

Coverage for Your Family & Dependents

Doctor's Office Visits

Surgical Benefits

Ambulance Services

PlushCare Virtual Primary Care Services

Lab & X-Ray Services

Wellness Checkups

Access to Over 1 Million Healthcare Professionals Nationwide

Prescription Drug Benefits

Emergency Room & Urgent Care Coverage

Additional Benefit Options:

 Dental

 Vision

 Term Life

 Short-Term Disability

Minimum Essential Coverage:

Covers all ACA mandated wellness and preventive services.

For questions regarding your benefit offerings or enrollment process, please contact ESC Customer Service:



866-789-0803

Hours of Operation:
M-F 8.30AM - 8PM EST

401K

Multiple Employer Plans are a special type of 401(k) plan that allow businesses to pool their purchasing power together to access better benefits, service, and rates with less in-house administrative overhead. Since you participate in our PEO, you are able to take advantage of these great features

Multiple employer plans (MEPs) provide HUGE advantages to participating employers. Rather than sponsor your own 401(k) plan, you can become a participating employer of a much larger plan. Our size allows us to negotiate better prices and provide a broader array of services from expert retirement providers. Since you are not the plan sponsor, you are also able to reduce the administrative headaches and transfer much of the liability that comes with managing a retirement plan. But don't worry, you can still design your 401(k) plan to meet your company's specific objectives.





Ranked #1 in Challenging Inaccurate Credit Data

HOW IT WORKS

CUSTOMIZED LENDING SOLUTIONS

- First Time Buyer • Residential • No Documentation • Private • Refinance • Conventional • Jumbo FHA • VA • USDA

We understand that each home buyer is unique. That is why our staff is dedicated to understanding your specific needs and will work hard to deliver the highest level of service and support

From our customized mortgage solutions, local approval and decision making to our flexible financing options, we focus on your home buying needs. We provide a results-oriented approach to your home buying process.

All loans are subject to credit approval. Restrictions apply. Loan Terms and availability subject to change. This is not an offer for extension of credit or a commitment to lend.

For additional information including current rates and fees, contact:



Angelo Christian
Mortgage Loan Originator
NMLS# 156333
(832) 431-6331
Angelo@chihomeloans.com
www.officialangelochristian.com

Credit Saint's Programs work in 45 day cycles. At the end of each cycle you will receive 3 credit reports at your home. These reports are your results, they will show which questionable negative items have been removed from your credit so far. You simply fa, email, or mail these reports to us, and then check for your progress report update.



Credit Saint performs an analysis of your credit history, challenges the damage you disagree with, and sets you up with a plan to build positive credit.



The credit bureaus investigate the challenges received and press your creditors to defend the items they placed in your history that you disagree with. During this period, you will be implementing our plan for building the necessary credit to boost your credit score.



The credit bureaus release new credit reports to show the changes made. Your account page at CreditSaint.com is updated with a progress report showing the overall changes. New challenges are released.



Private Dashboard

Talk to us as much or as little as you like. Your online account page will bring you up to speed on what's going on with full analysis and progress reports.



Help Understanding Your Credit Score

Credit damage is only half of what influences your credit report. You need to build a balanced report by continuously generating new months of positive history. We will show you how.

Easy as 1-2-3

- 1 We will create a credit monitoring account for you with **CreditSquad.com**
- 2 We'll go over the specific details of your credit history with you and identify what items in your history you disagree with that are damaging your credit.
- 3 We will also analyze your positive credit and explain how to optimize your report using techniques for paying bills and opening or closing credit