

HR Management, Employee Retirement Plans & Payroll

**Let us help you do the
important things you
just don't have time
for.**

We help you develop a process to **select, onboard, train and retain a talented workforce** while ensuring processes meet current state and federal regulatory requirements.

Our **comprehensive payroll, scheduling, and timekeeping services** are designed to make it easy for you to manage the process of employee pay, work schedules, PTO and cost tracking.

Our **integrated information systems** allow you to pull employee data, automate benefits enrollment, push key communication to employees, house important company policy documents and many other functions.

Our team of **experienced consultants** and **menu-driven services** can assist with problem analysis, audits, unemployment hearings, compensation analysis and salary structures.

We can help customize your systems so they **are flexible yet comprehensive for your needs** in managing employees, so that you feel confident you are **making informed decisions.**

These systems will **track and report** work hours, wages, payroll taxes and garnishment agency payments, as well as produce **financial reports and benefits statements.**

We can help you design and implement **retirement plans** that assist your employees in their personal financial journeys while taking into account **your own financial needs.**

Through either our **ongoing consulting services or project-based consulting**, we aim to increase satisfaction with the plan participants and give you the **confidence that you're making informed decisions about your employees' retirement plan.**

Services We Offer:



Human Resource Management:

Employee Handbook and Document Maintenance

- Conduct a periodic review of employee handbook, employment forms, documents and any other employment related materials to ensure they are compliant, consistent & complete, as well as appropriate for the desired culture and operations of the company
- Develop an interactive training program to introduce the new handbook to all employees of the company

Employee Onboarding & Enrollment Services

- Basic set up including W-4, I-9, Education History, Emergency Contacts, License & Certification Documentation, Job Descriptions
- Customized Documents such as Safety Acknowledgement, Handbook Acknowledgement, etc.
- Electronic submission of benefit elections and enrollment information
- Coordination with carriers on enrollments, changes and terminations
- Fielding employee and employer questions

Ongoing HR Administration and Compliance Support

- Once the foundation is in place, our Core HR consulting services include a dedicated team to provide assistance in the following:
 - Employment decisions and investigations related to coaching, counseling and terminations
 - Unemployment claims and hearings
 - Leaves of Absence
 - Regulatory compliance assistance
 - Review of personnel files for content, structure and compliance
 - Employment form compliance (I-9, W-4, etc.) and required employer postings
- Yearend recap of HR trends, analysis, recommendations and discussions related to improving employee retention, development, and overall satisfaction.

Payroll & Compensation Services:

- Payroll processing includes either:
 - Our BFG Hybrid Service wherein your in-house personnel is supported by our team of experts. With this option, once your team approves payroll, we do the rest.
 - Or, you can choose our full-service White Glove Service, in which case, the responsibility for processing payroll will lie entirely with the BFG team. In effect, we become your payroll department.
- Payroll tax reporting, payments and reconciliation
- Online payroll portal (including employee access to check stubs and W-2s)

- Garnishment service, including payments
- Customized detail reports for each payroll run and year-end summaries, including exports of JE's for QuickBooks and other accounting systems and other custom imports for each payroll run
- W-2 preparation and distribution (and 1099 contract workers, if applicable)
- State new hire reporting
- Payroll compliance notifications and assistance
- Coordination with benefits, retirement, and risk insurance providers

Employee Retirement Plans:

- Retirement Plan services include either:
 - Ongoing Consulting Services wherein our Retirement Plan Partner, BFG, will sign on as a co-fiduciary for retirement plans. They will conduct an initial review, provide recommendations considering both your objectives and your budget, and then provide ongoing management to help with compliance, costs, enrollment & education, employee communication, plan administration, and more.
 - Or, you can choose Project-Based Consulting Services, in which case, BFG will provide a one-time review of your retirement plan to analyze and provide recommendations related to compliance, cost, design, and overall satisfaction with the plan. This also includes fiduciary oversight

and special projects.

If you've had any of these thoughts...

I've got a problem, and I'm not sure how to deal with it.

I want help managing compliance and regulations.

My time is better spent on my business's product or service and not on administration and management.

I need help supporting my growing or changing workforce.

I've lost a key member of my management, HR or accounting team.

...it might be time

Our Partners:



We have partnered with Business Financial Group (BFG), a Human Resources Consulting firm, to provide employee-related solutions for our employer clients.



Kim Moore, CFP®, CLU®, CHFC®

Kim Moore is a shareholder, cofounder, and chairman of BFG. Kim heads up the firm's Individual Financial Consulting and Investment Management area. Here the teams work with business owners in ongoing succession planning and the development and maintenance of financial independence strategies. Kim also leads the strategic planning and growth for BFG overall. Additionally, he helped spearhead the creation of the Texas Trucking Alliance (TTA) which partners with the Texas Trucking Association (TXTA) to produce research on the Texas Trucking Industry for the purpose of identifying and promoting best practices within the industry.



Lynn Weirich, AIFA®, RHU®, CLU®, CHFC®

Lynn is a shareholder, cofounder, and president of BFG. Lynn oversees the firm's operations and client service. She and the Concierge Team at BFG personally onboard every new client, coordinating through implementation with each service team to assure successful outcomes. She periodically meets with clients on an ongoing basis to be sure BFG is adapting and updating service initiatives as clients' back-office needs grow or change. Lynn also has specialized training and expertise in the areas of Group Benefits and Retirement plans and directly consults with clients and service teams in those areas. She also oversees compliance.



David Bird, PHR®

David Bird is a shareholder of Business Financial Group and oversees its human resource management area. David's responsibilities include managing strategic planning and growth. As head of the division, some of his duties involve plan implementation, employer education, and oversight of human resources strategy and payroll services. He provides strategic HR consulting in a number of areas, including policy development, employee relations, compensation, communication, and regulatory compliance. He has experience in managing HR-related risks for companies, including litigation prevention and management.

Securities and advisory services offered through Commonwealth Financial Network, a Registered Investment Adviser, Member FINRA/SIPC. Non-variable life products, placement services and risk and benefit consulting services offered exclusively by Business Financial Group are separate and unrelated to Commonwealth.