KEMPER CPA GROUP LLP
Certified Public Accountants and Consultants

ACCOUNTING & ASSURANCE SERVICES

Our relationship-driven approach to client service means that you get more from Kemper CPA Group LLP. As your business advisor, we want to help you succeed today and well into the future.

> **To assist with your business' day-to-day operations, we offer services like bookkeeping, general ledger maintenance, internal control review, and compilation of financial statements.**
>
> **For broader decisions affecting your business' future, we can assist you with planning for your cash flow and financing needs and estimating costs through budgeting and forecasting.**

Our certified public accountants and consultants focus on the overall financial wellbeing of your business, allowing you to focus on your mission and growth.

Kemper CPA Group offers a full suite of accounting and assurance services:

- **BOOKKEEPING** – Services to help you improve your business' overall financial health and better manage your cash flow.
- **FINANCIAL STATEMENTS** – A tailored approach to assurance services determined by your business needs.
  - Audit Services
  - Review Services
  - Compilation Services
- **AGREED-UPON PROCEDURES** – A limited scope engagement and cost saving alternative to a full audit of your financial statements.

CERTIFIED QUICKBOOKS PROADVISORS

All the support you need to keep QuickBooks running smoothly.

We can assist with:

- Finding the right product for your business
- Installation and initial setup
- Periodic assessment of your data files
- Ongoing support
- Conversions from other accounting or payroll systems
- QuickBooks clean up

OUR CLIENTS ARE:

- Individuals
- Partnerships
- Not-for-profit entities
- Small businesses
- Large corporations

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TAX SERVICES

Your financial wellbeing depends upon sound tax advice, which is why our tax services remain at the heart of our business.

Federal and state tax codes and regulations change constantly, and our professionals are committed to staying ahead of these changes in order to help you make informed decisions that help you achieve your financial goals. Our certified public accountants and consultants draw on their own experience and the depth of experience of others in the firm to ensure you can make well informed decisions according to current tax legislation.

We offer tax planning, consulting, and preparation services for a broad range of individuals, businesses, and organizations. We consider each client's unique situation and offer tax planning strategies and tax compliance consulting that is tailored to your needs. You can move toward your goals with confidence, knowing that the guidance we offer is based on our solid understanding of the tax code as it applies to your specific situation.

- Business Tax Credits
- Corporate Tax
- Federal, State, and Local Taxation
- Estate and Succession Planning
- Mergers and Acquisitions
- Personal Tax Services
- Property Tax
- Representation before Taxing Authorities
- Sales and Use Tax
- Tax Planning
- Tax Return Preparation
- Unclaimed Property

OUR TAX APPROACH

FOR INDIVIDUALS

- Quick assessment of your current year information
- Prior year income tax return review
- Electronic filing to get your refund quickly
- Year-round availability

FOR BUSINESSES

- Continuity of personnel
- Timely business advice that offers innovative solutions
- Participation with your personnel as partners
- Careful planning
- Year-round communication
- Prompt rendering of the reports

BUSINESS CONSULTING

Nobody knows your business better than you do. That's why we take a relationship-oriented approach to our business consulting services. By sitting down with you one-on-one, we can pinpoint opportunities for increased efficiency and profitability, help you manage your business' growing pains, and identify tax-saving strategies to keep your business moving forward.

> **We use the challenges you identify as a launchpad for developing and implementing effective strategies to help you navigate the complicated business world and come out successfully on the other side.**

We offer the following business consulting services:

- Business planning
- Business valuation
- Employee benefits
- Executive compensation planning
- Fraud services
- Human resources consulting
- Medical specialty
- Technology consulting

BUSINESS SUCCESSION PLANNING

Consider business succession planning as a window of opportunity for business owners to proactively plan in advance for business and personal events which might be planned but are often unpredictable. We provide business succession planning services to industries including:

- Medical Practices
- River & Marine Industry
- Construction & Government Contractors
- Retail
- Hotels
- Distribution
- Real Estate
- Professional Service Firms
- Wholesale
- Restaurants
- Clients with ESOPs
- Agriculture

COST SEGREGATION STUDIES

We can assist with your cost segregation study to help you take advantage of shortened depreciation schedules on certain non-structural components of your real property and realize significant tax savings.

STATE AND LOCAL TAX CONSULTING

Using our extensive knowledge of state and local taxes, we take a closer look at your sales, income, franchise, and property taxes to ensure that you are paying only your fair share.

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OUTSOURCED ACCOUNTING

ACCOUNTING & BOOKKEEPING

- Payroll Processing and Tax Reporting
- Bill Payment
- Bank Reconciliation
- Sales and Use Tax Reporting
- Financial Statement Preparation

CONTROLLERSHIP

- End of Month Closing
- Account Analysis
- Depreciation Schedule Maintenance
- Financial Statement Ratios and Analytics
- Tax Planning and Preparation

INDUSTRY SPECIALTIES: Restaurants • Oil & Gas • Professional Services • Contractors • Not for Profit • Healthcare

WHY SHOULD I OUTSOURCE MY FINANCE AND ACCOUNTING NEEDS?
KEMPER OUTSOURCED ACCOUNTING FACTS

Focus on core business: Outsourced accounting frees up valuable managerial time.

Access to multiple specialties: Access an expanded knowledge pool without hiring additional staff.

Cost reduction: Save on payroll and occupancy costs.

Timely and accurate results: Gain access to better technology and improve analytical capabilities.

Sustain control and accountability: Make running your business easier and processes safer.

Kemper Outsourced Accounting FAQ

Who will I work with if I outsource my general accounting to Kemper CPA Group?
You will be assigned a Client Representative who is responsible for completing your work. This staff person will be accountable for completing the work timely and accurately based upon your requirements. Each Client Representative is directly managed by the partner over your account.

How do I get my information to and from Kemper CPA Group?
Kemper CPA Group aligns the method to your situation. Our clients electronically send the documents by email or fax, vendors directly mail invoices to us, and clients drop off or mail documents. Clients can also take advantage of our secure portal for document transfer. In specific situations, our staff performs their responsibilities at your business location.

How often would you pay our company's invoices?
The frequency of bill paying is based upon your company's needs. We will set up a schedule that meets your vendor requirements as well as your specifications.

How am I charged for the general accounting outsourced services?
The cost of services will be based on the resources your business requires. After the preliminary discussions with the staff at Kemper CPA Group, a monthly amount for the engagement will be presented to you for approval. The engagement contract will outline the services agreed upon in addition to each party's responsibilities and the contracted monthly amount. Each month, you will receive an invoice reflective of the agreed upon amount for the contracted services.

BUSINESS VALUATION & FORENSIC ACCOUNTING

BUSINESS VALUATION SERVICES

Many financial, legal, and tax situations warrant a business valuation. Our team of credentialed valuation experts can prepare credible business valuations for a wide variety of purposes and clients.

In today's economic world and business marketplace, knowing the value of your business is a necessity. After performing a financial analysis of the business, conducting an interview with management, and gaining an understanding of your business' history, present capacity, future prospects, and operating structure, our business valuation professionals use recognized and generally accepted methodologies to determine the value of your business enterprise.

OUR TEAM MEMBERS INCLUDE:

- Certified Public Accountants (CPAs)
- Accredited in Business Valuation (ABVs)
- Certified Valuation Analysts (CVAs)
- Accredited Senior Appraiser (ASAs)
- Certified Fraud Examiners (CFEs)

FORENSIC ACCOUNTING AND CERTIFIED FRAUD EXAMINER SERVICES

When business or personal situations warrant thorough investigation of theft or fraudulent financial activity, our Certified Fraud Examiners (CFEs) rely on forensic accounting techniques to help you detect fraud and prevent recurrences.

FOR INDIVIDUALS

- Divorce cases including tracing of assets and property settlements or business valuations (of closely held companies) based on fraudulent or erroneous financial statements or information
- Bankruptcy cases including fraudulent financial reporting, property transfer schemes, inflated appraisal schemes, and property flip schemes
- Unauthorized or fraudulent transfers by guardians or powers of attorney

FOR BUSINESSES

- Shareholder and owner dispute resolution
- Merger and acquisition due diligence
- Embezzlement and theft loss cases
- Purchases of businesses subsequently determined to be based on fraudulent financial reporting
- Insurance recovery claims from loss due to theft or fraud

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PAYROLL

We help you take the guesswork out of payroll processing and administration. Our payroll services are designed to simplify the payroll process, from time entry and check processing, to tax payment and filing.

PAYROLL & TAX

Payroll is a complex process involving regulations, deadlines, calculations, paperwork, and electronic filing. Our outsourced payroll services give your business access to dedicated payroll professionals who take a big picture look at your payroll needs in order to provide you with tailored solutions.

SERVICES:

- Employee Self Service
- Garnishments & Child Support
- Payroll Processing
- Reporting & Analytics
- Taxes

WORKFORCE MANAGEMENT

Workforce Development tools empower your employees while creating an environment for your human resources department to move to a paperless environment and focus more on strategic endeavors. With Kemper 1st Choice Payroll, you can choose from multiple solutions which will integrate with the payroll process.

SERVICES:

- 401(k) Third Party Administrators
- Hiring & Onboarding
- Time Labor Management
- Pay As You Go Workers' Compensation

TIME & ATTENDANCE

Simplify the fundamental business priority of time keeping. Today's Time Labor Management (TLM) systems use hosted technology to collect, manage, and process employees' time and attendance information without sacrificing integration with payroll. Benefit from the many features available in today's technologically savvy time keeping solutions.

INDUSTRIES WE SERVE:

- Healthcare
- Hospitality
- Manufacturing
- Professional Services
- Retail & Wholesale
- Transportation

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TECHNOLOGY CONSULTING

Kemper Technology Consulting, a division of Kemper CPA Group LLP, offers a full range of services designed to keep your critical business systems working for you.

NETWORK SERVICES

CLOUD BACKUP – Automate your backups to a secure data center and make the process worry-free with our fully encrypted cloud backup solutions.
CLOUD HOSTING – Utilize the power of the Kemper Cloud, Right Networks, and Microsoft Azure to enhance accessibility of your applications and websites.
HELP DESK SUPPORT – Get remote support such as network monitoring, software installation, and troubleshooting from our certified network engineers.
LOCAL IT OUTSOURCING – Meet your business' IT needs without hiring an IT professional with our rapid-response outsourced IT services.
SECURITY – Make network security a priority in your organization with our penetration testing and IT auditing services.

SOFTWARE SERVICES

MEDICAL BILLING – Gain more control over the management aspects of your practice with support and maintenance for your medical billing system.
POINT OF SALE – Better manage your transactions with a fully supported point of sale system to keep your business moving smoothly.
QUICKBOOKS – Utilize QuickBooks with a variety of custom options supported by an authorized Intuit sales and service provider.
SAGE – Seamlessly connect all of your financial operations with the Sage 300 ERP financial suite for your mid-sized or smaller business.
SOFTWARE DEVELOPMENT – Let our programmers develop custom software applications for your business to help simplify critical business functions.

WEB SERVICES

EMAIL MARKETING – Build relationships and drive revenue and users to your website by reaching a larger audience with our E-mail marketing services.
WEB APPLICATION DEVELOPMENT – Achieve amazing results at a reasonable cost with our custom designed and developed web applications.
WEB DESIGN & DEVELOPMENT – Allow our web team to create a beautiful website to entice and captivate your customers.
WEBSITE HOSTING – Receive website and server support from local IT professionals along with multiple layers of network security safeguarding your website with our web hosting services.

CYBERSECURITY SERVICES

With the increasingly sophisticated and aggressive attacks on computer networks, it is time to view network security as a priority in your organization. Our goal is to design a solid security plan that goes beyond compliance to address your security needs.

- Penetration Testing
- IT Auditing
- Digital Forensics
- Security Consulting
- Expert Witness

PHONE SERVICES

We can assist with the installation and maintenance of a phone system to meet the needs of any size business.

- VoIP systems
- On-premise solutions

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WEALTH MANAGEMENT

SIMPLIFICATION

We help simplify your financial life. Every person has a unique financial situation. We can assist in making these decisions easier for you.

COLLABORATION

We can coordinate with other Kemper CPA Group services to provide an exceptional, personal experience tailored to fit your financial needs.

FINANCIAL PLANNING

Our process is simple – you are the focus.

Our team works with you to create a plan to help meet your current financial needs and work toward your long-term goals and objectives.

INVESTMENTS

We have found investors and some money managers have a natural tendency to invest based on emotion, not always mindful of risks, costs, or taxes.

Our investing philosophy takes what we believe to be a different, more rational approach. It's built on the collective thinking and research of Nobel Laureates and some of the most respected academics in modern history.
The result – a more focused and disciplined investing experience.

Advisory services offered through KCPAG Financial Advisors LLC and insurance services offered through KCPAG Insurance Services LLC, subsidiaries of Kemper Capital Management LLC. Tax and accounting services offered through Kemper CPA Group LLP.

KEMPER CAPITAL MANAGEMENT LLC

www.kempercapitalmanagement.com

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RETIREMENT PLAN SERVICES

You need a qualified retirement plan that is cost effective for you and attractive to your employees. Our skilled employee benefits department can help you design, implement, and administer a plan that fits your needs.

BUILD VALUE WITH A QUALIFIED RETIREMENT PLAN

Our dedicated team of employee benefits specialists meets with you to assess your objectives and review your employee demographics and budget in order to recommend an appropriate plan design. Once the plan has been implemented, we provide periodic document language amendments, offer guidance for timeliness of deferral and loan payments, prepare a summary annual report, and file Form 5500 to ensure that your plan meets IRS and Department of Labor compliance. We'll also help you establish proper record keeping procedures, perform non-discrimination testing, and fulfill participant distribution requirements and Form 1099-R reporting.

Whether you need a qualified retirement plan for two or 2,000 employees, Kemper CPA Group can help you design, implement, and administer a qualified retirement plan that complies with current legislation and provides value both to you and your employees.

WHAT WE DO

We provide you with compliance testing results for your plan that are easy to understand; however, our services do not stop there. We utilize the testing results to help you adjust your retirement plan to best fit your needs. Our ultimate goal is for your plan to operate as efficiently as possible, and we are proactive in making suggestions that align with that goal.

The types of plans we support are:

- Profit Sharing
- Defined Benefit Plans
- 401(k) Plans and Safe Harbor 401(k) Plans
- Simplified Employee Pension Plans (SEP)
- Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)

HEALTHCARE CONSULTING & MANAGEMENT

Anyone can send out a claim, but our team will ensure your practice is armed with the most efficient and profitable cash-collection process for the entire life of a claim and beyond. Imagine the peace of mind knowing you have a dedicated team constantly fighting for every dollar you are due, analyzing accounts receivables, and providing meaningful reports back to you.

SYSTEM INTEGRATION, IMPORT, AND CODING
The life of a claim begins with your practice's first interaction with the patient. Our office will work with you to customize a process that integrates the information gathered by your front-end staff and the services provided to the patient into our practice management system. Even if you wish to stay with your current EHR vendor, we can develop an import, interface, or charge entry process that meets your needs.

DEDICATED ACCOUNT MANAGER – We do not departmentalize the various billing functions like most other billing companies. We have found that this approach ensures issues get taken care of correctly the first time because the same person is responsible for subsequent functions. Your practice will be assigned a highly skilled primary account manager dedicated to learning your practice inside and out. If you have a question or need clarification on something, you will have peace of mind knowing you can call and talk to the same person each time. Our account managers and staff are so dedicated that you will essentially feel like they are an extension of your office staff.

CLAIMS, PAYMENTS, AND CONTRACTUAL RATES
Claims are billed out daily, and go through both internal and clearinghouse level pre-processing edits. Any rejections are promptly worked. Payments received are accurately posted by date of service and service line to each patient's account and are reconciled to EFT's and deposits to ensure accurate cash reporting. We also load contractual rates into the billing system to ensure contracted carriers are paying correctly and only appropriate adjustments are taken.

PATIENT CUSTOMER SERVICE – Statements are sent to patients, and we answer any billing related questions they may have. Calls are documented in the patient's ledger, and you always have access to see the ledgers and what is discussed. We know that our interactions with patients are a direct reflection of your practice, and we happily answer their questions and resolve their issues.

CLAIMS FOLLOW-UP AND APPEALS – Many people may not know this, but billing out a claim is actually the easy part. Where we shine and provide the best return on investment for you is actively working denials, following-up on unpaid claims, and sending in appeals. We fight for every dollar legally due to you. Our team is trained on writing meaningful appeals, and they are able to quickly identify payer issues and resolve problems.

REPORTS AND ANALYTICS – Having a snapshot of your practice in an easy to understand format is important for you to be able to make informed business decisions. We compile various monthly reports and provide a meaningful, easy to understand summary to you. In addition to the monthly reports, you always have direct access to the practice management system, ability to run reports, and see patient ledgers.

COMMUNICATION AND CUSTOMIZATION – Communication is essential in a partnership, and we take the time to meet with each of our clients as often as they wish. We know our clients are busy, but we encourage meeting with us at least monthly to go over any questions and to review month-end reports. This allows our services to be continuously customized to create a comprehensive approach that goes beyond your expectation.