

## A PEO Can Work For You

Marshall & Sterling is constantly researching the market for viable benefit solutions for our valued clients.

As we near your health insurance anniversary, we would like to make you aware of our preferred relationships with several PEO Options.



## WHAT IS A PEO?

A Professional Employer Organization is a one-stop service provider that allows business owners to concentrate on running their business without getting bogged down with administrative details. It also allows them to provide employees with the benefits normally provided by much larger companies.

Few small businesses can afford a full-time staff consisting of an accountant, human resource professional, attorney, risk manager, benefits manager, etc. A PEO delivers these services by establishing and maintaining an employer relationship with the employees at the clients' worksite and by contractually assuming certain employer responsibilities, rights and risk.

Often referred to as the co-employment model, a PEO becomes the legal "employer of record" for employment and benefit purposes, assuming many of the responsibilities and liabilities of every business, while allowing the business to focus on the fundamentals of their business.

## THE ADVANTAGES OF A PEO

- PEO arrangements offer a broad array of HR-related services
- Competitive Fortune 500 Benefits otherwise not offered to small employers.
- Generally Lower Health Insurance Premiums.
- Maintain compliance with State and Federal regulations.
- PEO clients spend less on HR administration than similarly-sized peers.
- PEO's play a major role in helping businesses attract and retain their employees.
- Executives and managers of PEO clients can focus more of their time on strategy and growth.
- PEOs make it possible for a small business to grow more quickly than their peers.

### MANY OF OUR CLIENTS ARE EXPERIENCING THE POSITIVE IMPACTS OF CHOOSING A PEO. HERE'S WHAT ONE CEO IS SAYING ABOUT THE BENEFITS TO HIS ORGANIZATION.

*"By using a PEO, we expect to double our size within the next year. Our PEO allows us to mine a large talent pool for high quality software developers in a very competitive market, and it allows us to offer competitive benefits. Last but not least, thanks to the PEO, we don't have to learn all the day-to-day HR, workers' comp, tax, payroll, and compliance issues for a bunch of different states. This has relieved us from a big burden and allowed us to focus on our business."*

**Contact Marshall & Sterling Insurance today for more information!**

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