

COVER SHEET

Proposer Information

Company Name McInnes Group, Inc.

Address 3500 West 75th Street

City, State, Zip Overland Park, KS, 66208

Main Phone 913-831-0999

Contact Person Information

Name Matt McInnes

Job Title President/CEO

Phone 913-378-9844

Alt. Phone _____

Email Matt@mcinnesgroup.com

Signature *Matt McInnes*

Date: 7/13/2023



July 13th, 2023

Attn: Richard Appelhanz
201 North Kansas Avenue
Topeka, KS 66603

RE: Employee Benefit Broker Services

We are writing to respond to the Request for Proposal for Employee Benefit Broker Services for the Topeka Metropolitan Transit Authority (Metro) healthcare and wellness benefit programs.

The McInnes Group, Inc. (MGI) is a private employee benefits brokerage and consulting firm located in the greater Kansas City area. We consult employers with regard to all aspects of their employee benefit plans and work with many organizations in developing unique and creative benefit plans customized to the client's needs.

Our process is comprehensive, analytical, and objective. We will include a thorough review of the current programs, establish realistic parameters and goals for the plan, and explore all viable options available in the market.

We are one of the few firms that research, develop, and execute benefit solutions customized to every consulting project. Our approach focuses on creating employee benefit programs that truly meet all the needs of a client and concentrates on the long-term goals of the organization.

Enclosed, please find our proposal. We are confident that you will find a highly competent, experienced, and unique organization in the McInnes Group. We would welcome the opportunity to present our organization and our ideas to Topeka Metro. Again, thank you for your consideration of our proposal and we look forward to hearing from you.

Sincerely,

Matt McInnes

Acknowledgement of Understanding & Ability to Fulfill Contract Requirements:

The McInnes Group takes a very analytical approach to both designing benefit plans and fine-tuning existing ones. Our strategy is quite simple in concept: we position our clients to take control of escalating costs and shape their program for the future. MGI builds employee benefit programs that truly meet all the needs of an employer and focus on the long-term goals of the organization.

We understand that a primary challenge for any organization is building and managing an attractive yet cost-effective employee benefits program. Human capital is the true competitive edge of today's organizations. Employee benefits allow you to attract and retain the best human capital to secure the future of your organization.

Our first step in any consulting engagement is a review of the current programs. We conduct an in-depth analysis of all coverages, plan designs, and vendor contracts. MGI then offers benchmark data specific to your various benefit plans. We can provide data by geographic region, employer size, and/or industry. Your benefit plan greatly affects retention and recruitment and it is important to understand how your benefit plans compare to other area employers similar in size and demographics.

Given the appropriate allotment of time, MGI will also do a thorough analysis of the provider network(s). We measure both access and discounts through disruption analysis and claims re-pricing. It is also our practice to "underwrite" all groups in-house. We do this to ensure the accuracy of renewals and proposals. We will track the claims experience of your group in relation to the target loss ratio set by the insurance company. MGI will continue to monitor the performance of your plan throughout the plan year. Our "in-house underwriting" helps eliminate surprises at renewal and provides a checks-and-balances system for the data released by the vendor.

Finally, MGI believes very strongly in long-range goals, and we take great pride in our ability to lead our clients in a direction that allows them to obtain their objectives. Far too often, our industry gets caught in the "12-month commodity trap" – where a broker/consultant focuses solely on the next year's renewal and what can be done in the present – and steps are never taken to ensure the long-term future for the benefit plan. The McInnes Group will show you how to take control of your benefit plan and contain costs for the future.

The McInnes Group thoroughly evaluates every vendor partner before we advise our clients to enter into a contract. Our firm handles all marketing in-house, and we focus heavily on product, cost, and service when selecting a partner. In developing a list of potential vendors, we evaluate current financial ratings, market performance, and our past experience with the company.

We understand the duties and responsibilities outlined in the Request for Bid and believe that our organization can provide these services at the highest level. In our role as your Employee Benefit Broker, we will provide your employees with the highest quality plan, and allow your organization to improve its ability to recruit and retain employees.

Price Quote:

MGI is typically compensated in one of two ways: 1) MGI serves as broker for all lines of coverage of an employer-sponsored benefit program and receives compensation paid by the carrier/vendor as a percentage of premium; or 2) MGI serves as a consultant to a client and advises with regard to the employee benefit program. On a consulting basis MGI offers all services that we would otherwise perform as a broker, but receives compensation directly from the client on a monthly or quarterly basis. In this scenario, all contracts with carriers/vendors are written net of commission and MGI agrees contractually to pre-determined compensation from the client. MGI has no preference as to the method of compensation. We are happy to discuss the pros and cons of each method.

About The McInnes Group:

The McInnes Group was founded in 1980 originally under the name of McInnes, Schiffman & Remley as a full-service benefit and property casualty brokerage agency. The firm quickly grew to be one of the region's largest locally owned full-service benefit firms. In 2000 the original firm separated into two companies with the formation of the McInnes Group, Inc. (MGI) as a standalone employee benefit firm. The McInnes Group serves our clients as a fee-based consulting firm, working both on long term ongoing engagements and individual consulting projects. The McInnes Group also provides full-service retirement plan services for our group benefit clients, and comprehensive life insurance solutions for individuals and group benefit clients. MGI and its subsidiaries is now one of the largest independent employee benefit firms in the region with 27 employees.

Matt McInnes:

As President and CEO, Matt sets the agenda and code of professional conduct for the agency, directs sales strategies, and oversees all operations of McInnes Group, Inc. and McInnes Risk Management.

Starting with MGI in 2003, Matt is proud to carry on the legacy of his Father, Duncan who founded the firm in 1980. The agency is proud of its past accomplishments and has assembled the best professional staff and sales force in the history of the organization. MGI has fully embraced the changing landscape set forth by health care reform, the dynamics of asset accumulation and wealth management, and the complexities inherent in the unbiased delivery of professional benefits consulting.

Under Matt's watch, MGI has grown to become one of the largest locally owned full-service benefits firms in the region.

References:

Mike Sinatra – eMoney USA
CEO
(816) 527-9398
mps@emoneyusa.com

Randal Leimer – Mid America Properties
Executive Vice President
(913) 384-2900

Cynthia Raven – Perfect Output, LLC
Vice President, Human Resources
(913) 317-8400

PRICE QUOTE

Proposer McInnes Group, Inc.

Renewal, Consulting, and Marketing – Medical and Dental,
Voluntary benefits (including Vision, Short-Term Disability, Accident,
and other indemnity plans), as well as Flexible Spending Account,
and Employee Assistance Program \$ 4% on Medical, 8% on Ancillary

Open Enrollment and Ongoing Support \$ N/A

Employee Wellness Program \$ N/A

Compliance and Regulatory Support \$ N/A

Additional Charges: \$ N/A

Our firm is paid a commission on premiums
from the insurance carrier. We are always
transparent and communicate with our clients
what we are being paid. More information is
contained within the proposal.

Total: \$ 4% on Medical, 8% on Ancillary

Topeka Metro is tax exempt. Do not include sales tax in your proposed price.

DISADVANTAGED BUSINESS ENTERPRISES (DBE) CERTIFICATION

This contract is subject to the requirements of Title 49, Code of Federal Regulations, Part 26, *Participation by Disadvantaged Business Enterprises in Department of Transportation Financial Assistance Programs*. The national goal for participation of Disadvantaged Business Enterprises (DBE) is 10%. Metro's overall 2022-2024 goal for DBE participation is 1.62%; the race neutral goal is 1.25%, and the race conscious goal is 0.37%. There is no contract goal for this procurement.

The contractor shall not discriminate on the basis of race, color, national origin, or sex in the performance of this contract. The contractor shall carry out applicable requirements of 49 CFR Part 26 in the award and administration of this DOT-assisted contract. Failure by the contractor to carry out these requirements is a material breach of this contract, which may result in the termination of this contract or such other remedy as Metro deems appropriate. Each subcontract the contractor signs with a subcontractor must include the assurance in this paragraph (see 49 CFR 26.13(b)).

The contractor is required to pay its subcontractors performing work related to this contract for satisfactory performance of that work no later than 30 days after the contractor's receipt of payment for that work from Metro.

The contractor may not hold retainage from its subcontractors.

The contractor must promptly notify Metro, whenever a DBE subcontractor performing work related to this contract is terminated or fails to complete its work, and must make good faith efforts to engage another DBE subcontractor to perform at least the same amount of work. The contractor may not terminate any DBE subcontractor and perform that work through its own forces or those of an affiliate without prior written consent of Metro.

Signature: *Matt McInnes*

Name and Title: Matt McInnes, President/CEO

Company Name: McInnes Group, Inc.

Date: 7/13/2023

LOBBYING CERTIFICATION

The undersigned contractor certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for making lobbying contacts to an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan or cooperative agreement, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions. See 49 CFR 20.100.

(3) The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by 31 USC. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure. [Note: Pursuant to 31 USC 1352(c)(1)-(2)(A), any person who makes a prohibited expenditure or fails to file or amend a required certification or disclosure form shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such expenditure or failure. See 49 CFR 20.400.]

The undersigned contractor certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the Contractor understands and agrees that the provisions of 31 USC 3801, et seq, apply to this certification and disclosure, if any.

Signature: Matt McInnes

Name and Title: Matt McInnes, President/CEO

Company Name: McInnes Group, Inc.

Date: 7/13/2023

NON-COLLUSION CERTIFICATION

This is my sworn statement to certify that this proposal was not made in the interest of or on behalf of any undisclosed entity. This proposal is not collusive.

This proposer has not been a party to any agreement or collusion in restraint of freedom of competition by agreement to bid a fixed price, to refrain from bidding, or otherwise. This proposer has not, directly or indirectly, by agreement, communication or conference with anyone, attempted to induce action prejudicial to the interest of Topeka Metropolitan Transit Authority, or of any proposer, or anyone else interested in the proposed contract.

Signature: *Matt McInnes*

Name and Title: Matt McInnes, President/CEO

Company Name: McInnes Group, Inc.

Date: 7/13/2023



Investment Advisory Services Offered Through M Holdings Securities, Inc., A Registered Investment Advisor, Member FINRA/SIPC. McInnes Group, Inc. is independently owned and operated. For important information related to M Securities, refer to the M Securities' Client Relationship Summary (Form CRS) by navigating to <https://mfin.com/m-securities>.

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