



Full Service Provider of Employee Purchase Program





About Purchasing Power

- Growing, established business based in Atlanta, Georgia
- More than 25 years of industry experience
- Unique company offering combined payroll deduction, automatic qualification and no interest financing
- Licensed in all 50 states as a reseller of personal computers, electronics and appliances
- Over 120,000 and \$180 million of orders serviced
- Customer satisfaction ratings over 90%



Awards & Recognition



**2007 - Ranked #121
of Hot 500 Companies
by Entrepreneur Magazine**



**2008 - Ranked #50
of Hot 100 Companies
by Entrepreneur Magazine**



Inc. 500 The Fastest Growing Private Companies in America

Company Profile

No. 3,085 Purchasing Power Atlanta, GA

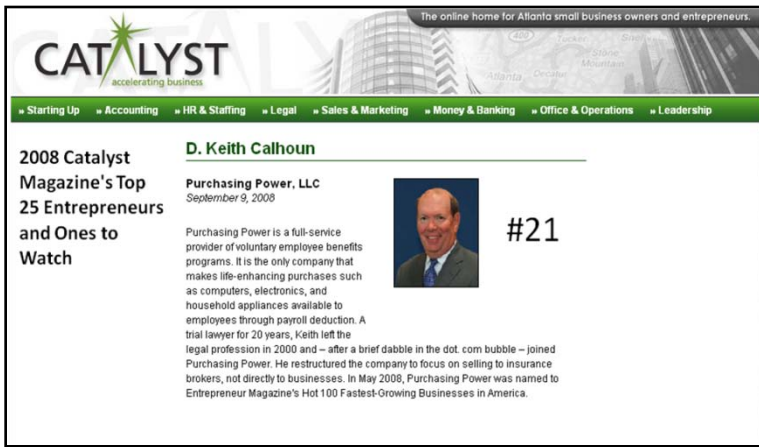
Year	2008
Industry	Business Services
Founded	1999
Growth	113.6%
2004 Revenue	\$23.5 million
2007 Revenue	\$50.3 million
Employees	76
Website	www.purchasingpower.com

What it does: Administers voluntary payroll deduction programs to help its customers' employees finance purchases of computers and home electronics.

Why it's growing: Increasing demand for supplemental benefits, high customer satisfaction and repeat business from employees who have used the service.

What's new: The company began in the 1990s by selling its services on-site at customer locations; it moved online in 2001.

READ THIS COMPANY'S IncBizNet PROFILE



CATALYST accelerating business

Starting Up | Accounting | HR & Staffing | Legal | Sales & Marketing | Money & Banking | Office & Operations | Leadership

2008 Catalyst Magazine's Top 25 Entrepreneurs and Ones to Watch

D. Keith Calhoun
Purchasing Power, LLC
September 9, 2008

Purchasing Power is a full-service provider of voluntary employee benefits programs. It is the only company that makes life-enhancing purchases such as computers, electronics, and household appliances available to employees through payroll deduction. A trial lawyer for 20 years, Keith left the legal profession in 2000 and - after a brief dabble in the dot.com bubble - joined Purchasing Power. He restructured the company to focus on selling to insurance brokers, not directly to businesses. In May 2008, Purchasing Power was named to Entrepreneur Magazine's Hot 100 Fastest-Growing Businesses in America.

#21



30th Anniversary ATLANTA BUSINESS CHRONICLE

CFO OF THE YEAR WINNER
PRIVATE COMPANY - MEDIUM
RICHARD CARRANO
PURCHASING POWER

Trading 'Wild West days' for steadier success

Richard Carrano, president and chief financial officer of Purchasing Power, addresses slow and steady was the name. Even though his company has grown at faster rates than predicted, he strives to maintain steady growth and control over financial operations.

A pivotal part of Purchasing Power's management team for nearly nine years, Carrano is the winner in the Private Company-Medium category for Atlanta Business Chronicle's CFO of the Year Awards.

"Carrano joined Purchasing Power as CFO, and because of his overall contribution was promoted to president in 2007. As the founder of HRMS, back in what Carrano called the "Internet Hype Day," Carrano learned a lot about revenue allocation.

"The Wild West environment of the time taught me a lot of lessons. One I brought to Purchasing Power - I would much rather pay a premium for a certainty as opposed to getting a discount on a wild gamble," he said.

"Instead of overreacting based on gut feelings, go slower, cover more ground and do the necessary research. That advice the recession is a more conservative way than growth is a very important thing as

Carrano joined the company in its infancy and at a point when the existing business model was struggling. His decision to re-engineer the company's financial cooperation helped construct an immediate profit/profitability. His achievements include building the company's financial and underlying configuration as well as the design and management of the company's most recovery program.

He has been instrumental in ensuring good vendor relations and has implemented several loss agreements with Purchasing Power's leading partners.

"When I first got involved with the company we were still trying to find what it was we were bringing to the marketplace," Carrano said.

"The thing I am most proud of is we have been able to grow the business with what would be considered fairly minimal venture capital investment. We get profitable quite quickly and have since self-financed our growth."

Purchasing Power ranked 121 on Entrepreneur Magazine's Hot 500 list of fastest-growing companies for 2007. Most recently, the publication recognized Purchasing Power as one of the top fast-growth businesses in the United States, ranking 5th on the Hot 100 list in 2008.

"The company achieved 114 percent of its 2007 revenue goal, an industry-leading number rate of greater than 50 percent and reported an increase of 31 percent in eligible employees over the previous year."

"What stands out about Richard is his commitment to doing his job well and his tremendous work ethic," said Purchasing Power CEO Keith Calhoun.



Some of Our Clients



With us, it's personal.



The Challenge

40 percent of American households are on the wrong side of the Digital Divide¹

- They have no computer or they have an outdated one
- This is due to lack of cash or credit
- Computer manufacturers reject over 50% of credit applications



¹ BLR.com, *Business & Legal Reports, Best Practices in Compensation & Benefits, May 2005, Issue 705*

The Solution

Employers Are Turning Computer Access at Home Into a Voluntary Benefit

- Payroll deduction or the use of a convenient cash discount program
- Guaranteed enrollment – no credit check and no interest for 12 months for the employee
- No implementation cost or financial liability for employer

Help build digital empowerment for your employees through Purchasing Power!



Program Overview

- **A voluntary benefit program offered to employees**
 - Employees use payroll deduction or cash to purchase name-brand computers, electronics, appliances and other products.
- **A full service provider**
 - Purchasing Power handles employee eligibility, marketing costs and payment processes from start to finish.
 - No implementation cost or financial liability for employer
- **A convenient & easy alternative to traditional financing**
 - Computer manufactures deny credit to 40 to 50% of credit applicants
 - Guaranteed enrollment – no credit check and no interest for 12 months for the employee

Product Overview

Computers

Purchasing Power offers brand-new, current-line computer products from many of the major computer manufacturers including Dell, Acer/Gateway and Hewlett Packard.



Electronics

Our line of consumer electronics also feature top tier brands and includes cameras, home entertainment, gaming, digital media players, televisions and much more! Some of our leading manufacturers include Sharp, Sony and Panasonic.



Home & Appliances

Purchasing Power offers brand-new appliances from leading manufacturers that are highly rated in customer satisfaction by premier consumer publications. Products include washer and dryers, freezers, ranges and refrigerators.





Program Benefits

Employer

- **No cost to employer**
 - Not liable for purchases
- **No implementation fee or participation requirements**
- **Supports HR objectives**
 - Employee retention
 - Online self-service
 - Enhances benefits package when costs are increasing to employer & employee

Employee

- **Easy Qualification**
 - No credit check required; the employee needs only to meet tenure and salary requirements
- **Easy Purchase**
 - Pre-configured bundles, home delivery & customer support simplify the shopping experience
- **Easy Payment**
 - Convenient 12 month repayment plan via payroll deduction



Marketing Material

An account Manager will *specialy develop* a marketing plan with the employer. It includes:

- Marketing pieces are *branded with employers logo*.
- Purchasing Power *handles the design & production* of all materials.

New Benefit! Computers and More via Payroll Deduction.

Welcome to Purchasing Power

An Exciting New Benefit for [Employer Name] employees!
Available July 1, 2008

Launch Mailer

An innovative and convenient way to purchase new, brand-name computers and more.

Use [Employer Name], [employee], [address]

Through this exciting employee benefit program, you may purchase the new brand-name computer and more via payroll deduction. With no cash outlay, you can enjoy your new laptop through the use of payroll deduction. With no cash outlay, you can enjoy your new laptop through the use of payroll deduction. With no cash outlay, you can enjoy your new laptop through the use of payroll deduction.

Benefits:

- No cash outlay
- 12-month payment plan
- Easy payroll deduction
- Brand-name computers, electronics and home appliances
- Convenient home delivery

Order online or by phone. Get started today:
[www.\[EmployerName\].PurchasingPower.com](http://www.[EmployerName].PurchasingPower.com)
800-XXX-XXXX

How it works:

Other Ultra-Affordable Options Available

Purchasing Power Computers and More via Payroll Deduction

Coming Soon Flyer

A New Employee Benefit Coming Soon!

Benefits:

- No cash outlay
- 12-month payment plan
- Easy payroll deduction
- Brand-name computers, electronics and home appliances
- Convenient home delivery

Watch For More Information

Benefit Fair Flyer

Make Holiday Gift Giving Easy.

DELL BLUR 1525
15.5" LCD Screen • 2GB RAM
640GB Hard Drive • 1.8TB HDD
• 802.11n Wireless
• Windows 7
• Free Shipping

Now! Great Gift Ideas...
...with this offer!

Purchasing Power Makes It Easy To Give The Gifts They Want & Need.
Exclusively For State of Arizona Employees!

Holiday Rep List:

- Place your order online today!
- Complete and return your payment quickly
- Print a gift receipt online when you place your order!
- Provide your e-mail address to receive updates on the status of your order.

Order Online Now For The Best Chance Of Holiday Delivery!
www.Arizona.PurchasingPower.com
1-866-638-3954

Holiday 2008 Poster

This Spring... go green.

DELL BLUR 1525
15.5" LCD Screen • 2GB RAM
640GB Hard Drive • 1.8TB HDD
• 802.11n Wireless
• Windows 7
• Free Shipping

NEW! Solar tablet option on Dell 1525 laptop!

Make easy payments directly from your paycheck over 12 months!

FREE SHIPPING!
USA Prime Cost Save Green

Spring 2008 Mailer

Purchasing Power and payroll deduction make it easy to shop for brand-name computers and electronics for your home.

Benefits:

- No cash outlay
- 12-month payment plan
- Easy payroll deduction
- Brand-name computers and electronics
- Convenient home delivery

Easy Qualifications:

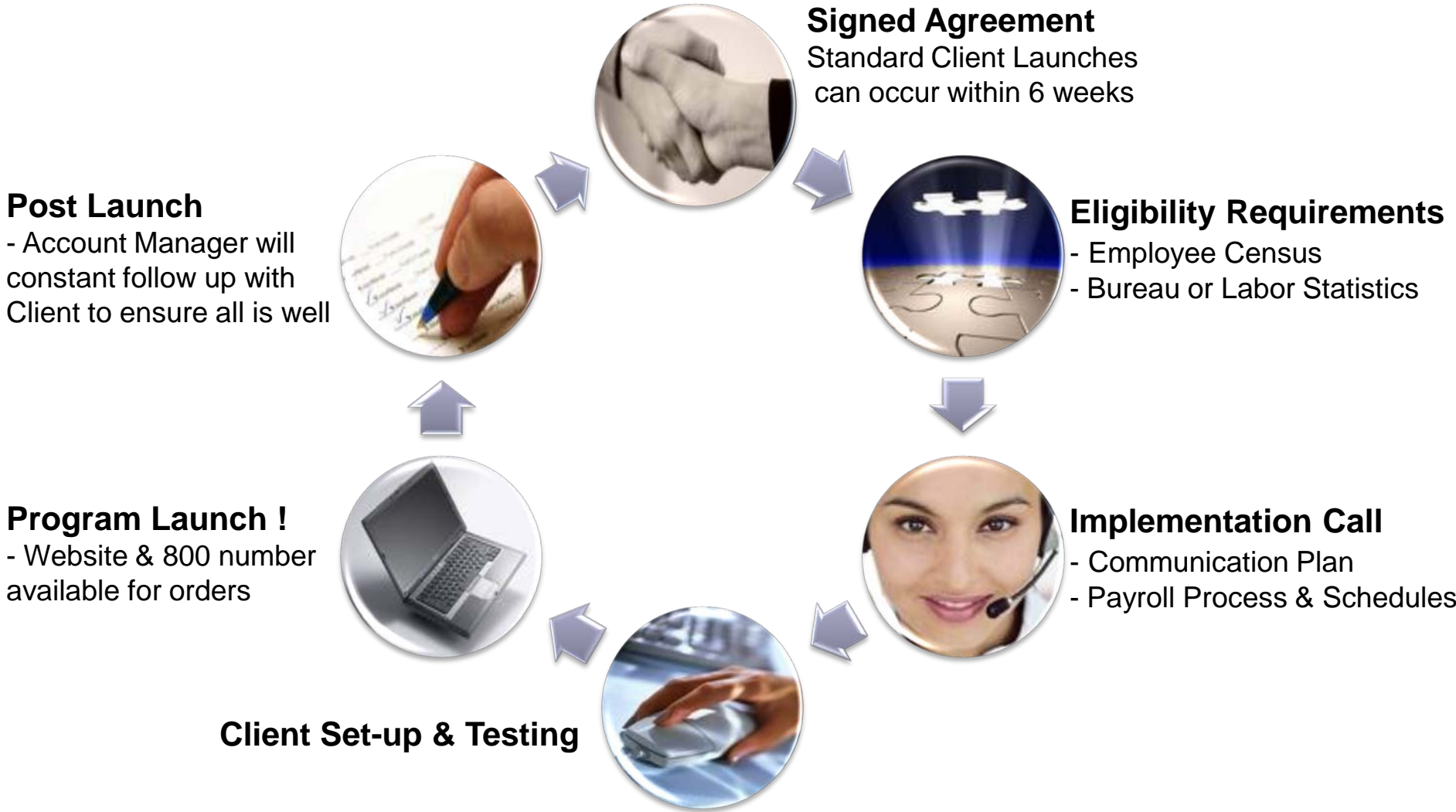
- You must be at least 18 years of age
- You must be a state or local employee of [Employer Name] for at least 90 days
- You must not be under U.S. bankruptcy protection
- You must have been accepted for credit card for the need to use of new payment method

[www.\[EmployerName\].PurchasingPower.com](http://www.[EmployerName].PurchasingPower.com)
800-XXX-XXXX

Communication Plan

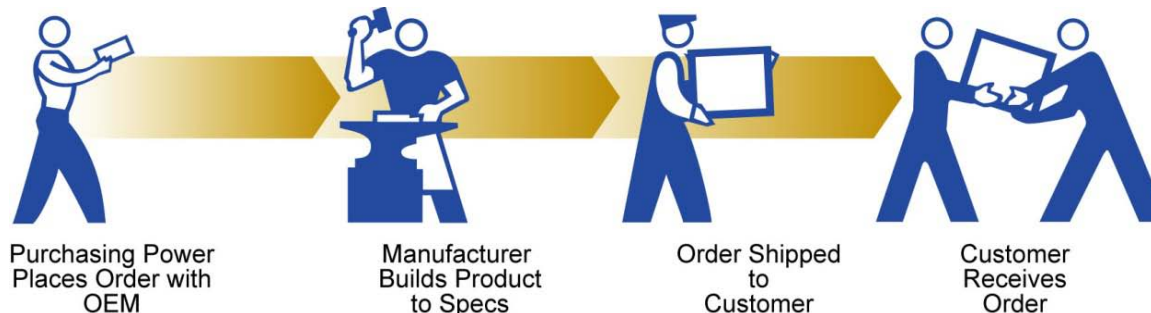
- Benefit communication is planned around enrollment periods:
 - Spring: March 15 – April 15
 - Back-to-School: July 15 – August 15
 - Holiday: November 15 – December 15
- A variety of communication vehicles are used
 - ✓ Home mailers
 - ✓ Email
 - ✓ Posters
 - ✓ Payroll stuffers
 - ✓ Newsletters
 - ✓ Intranet

Implementation Process



Ordering & Enrolment

- Employee places an order by web or phone.
- Purchasing Power automatically verifies Employee's eligibility.
- Once order is accepted, Purchasing Power notifies manufacturer for shipment.
- Files are sent to employer to begin payroll deduction.
- Payroll deduction is every payroll for 12 months.
- Equipment shipped directly to employee's home.
- Equipment received within 7 – 10 business days.



Billing

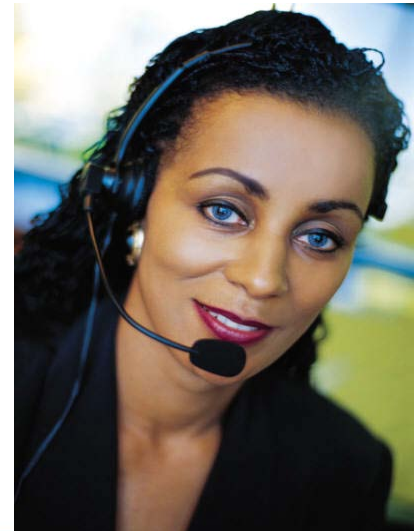
- Once the order is placed, the employee is included on the deduction “bill” sent to employer.
- Employer ensures entry in to the next payroll cycle.
- Frequency and format of deduction schedules are determined during implementation to coordinate with employer’s payroll schedule and deadlines



Customer Service

Customer service team includes:

- Purchasing Power's best-in-class customer service department
 - ✓ Purchasing
 - ✓ Order status
 - ✓ Payroll deduction
 - ✓ List bill support
 - ✓ 24/7 Web-based support
- Manufacturer support
 - ✓ Equipment
 - ✓ Technical service
 - ✓ Warranty repairs





Client Feedback

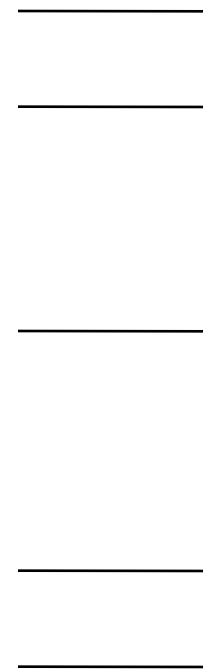
We have close to 35,000 associates and the feedback we have received has been phenomenal! Some have shared their experiences on www.mypowerstory.com! It is a wonderful program and our associates are so excited about it! We have been so overwhelmed with the attention we have received because of this. They know we are concerned about their needs and want to help them to grow.”

Director of Human Resources
Retail Client



Getting Started

- Employer Agreement is signed
- Eligibility requirements determined
 - Employee census
 - Bureau or Labor Statistics
- Implementation Call
 - Communication plan
 - Payroll process and schedules
- File interface development and testing
- Program Launch!



4 – 6 week process



Contact Information

Purchasing Power, LLC

695 Pylant Street

Atlanta, GA 30306

404.609.5100

www.purchasingpower.com