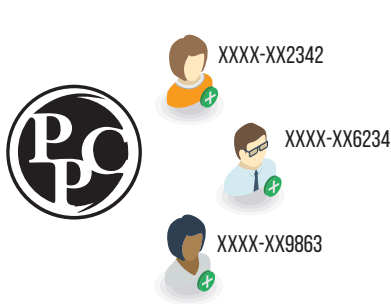


Direct Deposit Pay (DDP) Process

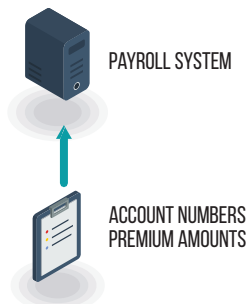
1

PIOPAC assigns accounts for each participant. The organization is provided a list of accounts for each of the enrolled.



2

Account numbers and premium amounts are entered into the organization's payroll system.



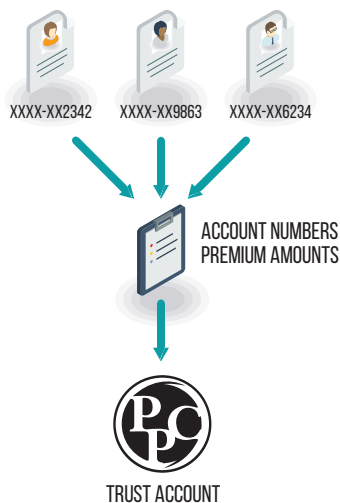
3

Specified premiums split off from participant's net pay to each participant's premium holding account on paycycle.



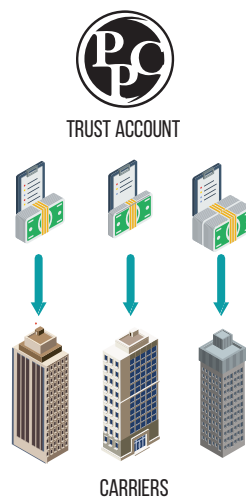
4

PIOPAC sweeps accounts into premium trust account noting amounts in each account and reconciles the invoice(s).



5

PIOPAC remits premium along with payment details directly to each carrier.



6

Invoice reconciliation and premium remittance are perpetual until modified by participant or organization.



For added protection, a secondary payment method can be captured to protect policy from lapsing due to non-payment.