



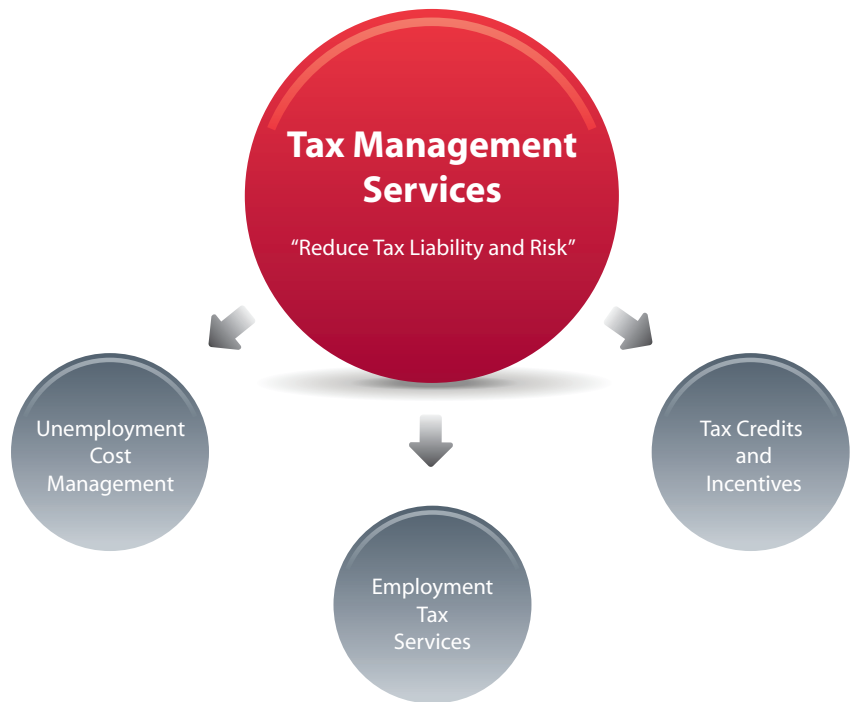
Tax Management Services

Experience. Expertise. Proven Results.

Reduces your tax liability and risk through comprehensive unemployment cost management and tax credit strategies.

Choose Equifax because of our experience, expertise, and proven results.

Equifax offers a full suite of Tax Management Services that can make the most of your organization's specific tax opportunities and address your challenges as well. Equifax is unique in our ability to bring together expertise across all these tax disciplines.



It is critical to allocate strong consulting in these three areas as they are complex, time-consuming, and can have a substantial impact on your bottom line.

» Our full suite of services reduces your tax liability and risk with a combination of personalized service, specialized expertise, and sophisticated technology. As an Equifax client, you'll work directly with a dedicated client relationship manager and have skilled experts working for you. Your team will capture any benefits available and make recommendations to maximize savings and minimize risks. You'll benefit from proprietary technology that guarantees efficient management of your program and provides unmatched security.

And most importantly, you'll see measurable results. The kind of results that can come only from resources focused on finding dollars in the tax system.





Tax Management Services

Unemployment Cost Management

We take a holistic approach to managing unemployment costs, because we know that it isn't just about processing claims. We use our experience and expertise to deliver proven results. From hiring practices, to management training, to reemployment strategies for transitioning employees – our services can help improve employment decisions and strategies spanning the entire employee life cycle.

How we do it

Here are a few ways the Equifax team uses their experience to manage and enhance every aspect of your unemployment program:

- New hire assessments
- Benefit charge auditing
- Hearings representation
- Real-time web reporting
- Claims management
- UI tax rate verifications
- Training and education
- Reemployment services

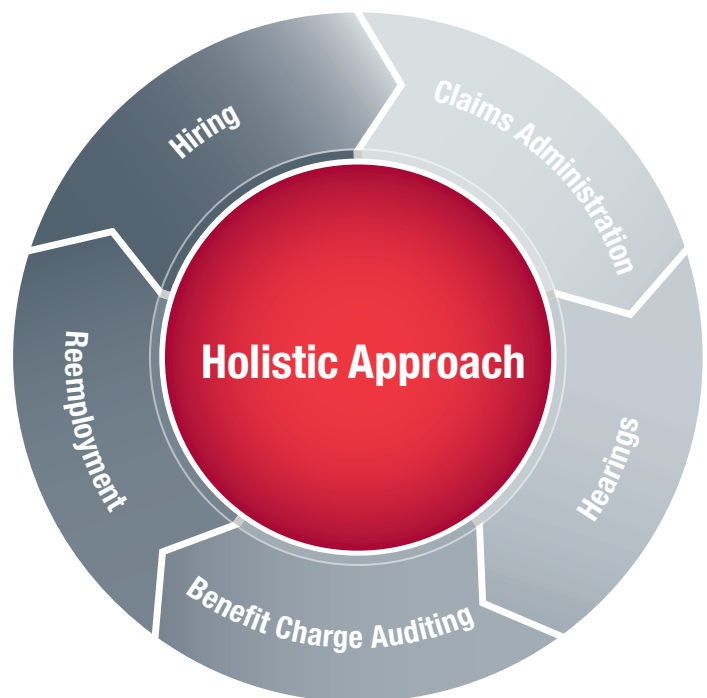
Experience and expertise matters

In the world of unemployment, experience and expertise are the keys to achieving maximum cost savings. Unemployment is a complex process that varies from state-to-state. Managing this process can leave employers confused by variations in claimant filing, employer response times and benefit eligibility requirements.

Expertise keeps you up-to-date on the rules and happenings at both the federal and state levels. Experience helps you determine how to use the intelligence gathered to get the best results possible in compliance with state and federal regulations. In the world of unemployment, experience and expertise are the keys to providing proven results. Do you have the expertise you need on staff to control your bottom line results?

Proven results

Your results will be tangible in hard costs as well as soft costs by freeing up your staff for more value added activities.



- Lower unemployment costs
- Improved hearing results
- Relieved burden from managing claims
- Reduced duration of unemployment claims
- Recovery of erroneous benefit charges

Helping your displaced employees get back to work

Help lower your unemployment costs, improve your company image and reputation, and reduce certain employment-related risks by providing displaced employees with the tools and support they need to find their next job more quickly. Reemployment Services can help you provide a valuable service to your exiting employees in a way that pays for itself.

Tax Credits and Incentives

Each year, employers fail to claim billions of dollars in available federal, state, and local tax credits and incentives. These programs can be complex and time consuming to research and use, but can reduce your tax liability and increase earnings and cash flow. By partnering with Equifax, you can be sure nothing is left on the table.

How we do it

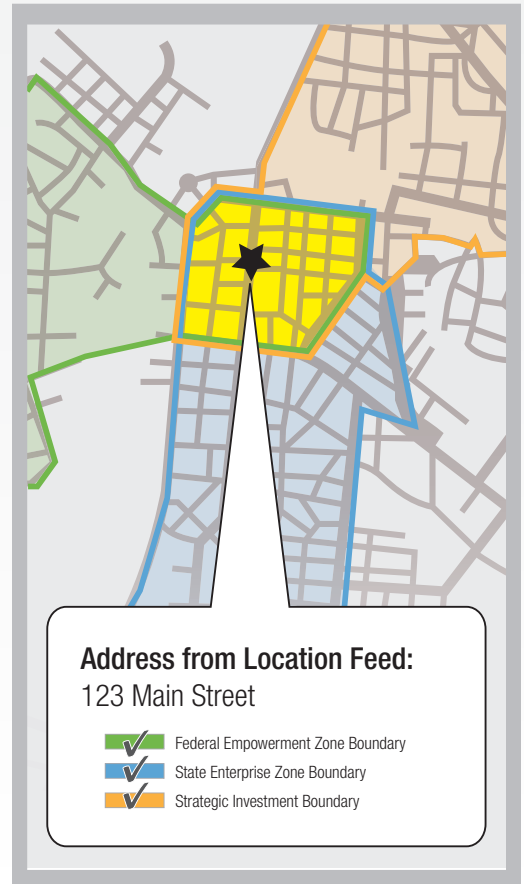
Equifax knows where to look for tax credits and incentives. We assemble all available intelligence on incentives at the federal, state, and local levels and combine the information with proprietary database technology to identify all credits available to each of your locations. Whether it's deciding where to open your next location, where to create new jobs, or what candidates to hire, knowing what credits are available may help you make a more informed final decision.

Our proprietary tax system constantly monitors data to capture all possible credits and incentives. This ensures our experts focus their recovery efforts on high-yield areas.

Proven results

Equifax combines technology and expertise to achieve optimal results for our clients. All tax credits contribute savings to your bottom line, but only if you file for them properly. With Equifax you are assured the necessary documentation is filed and sustainable upon audit. And our online reports show you up-to-the-minute results from all your efforts, allowing you to see the tangible impact of the programs.

We combine technology and expertise for optimal results.



Here are a few examples of the types of credits your organization may be eligible to claim:

- Work Opportunity Tax Credit (WOTC)—Designed to assist employers with reducing federal income tax liability and promote the hiring of certain targeted demographic groups
- Location Based Incentives – Federal Empowerment Zones, Renewal Communities, Native American Indian Employment Credit, Job Creation and Hiring Incentives, State Enterprise Zones, Capital Investment, Training, and Property Incentives
- Economic Development Incentives – Expansions, Relocations, Mergers and Acquisitions, and State and Local Discretionary Incentives (Negotiated Incentives)
- Research and Recovery – Equifax Workforce Solutions will help you identify overlooked tax credit opportunities and secure savings you may have missed

Employment Tax Services

When it comes to Employment Tax Services, Equifax has you covered. Our professionals ensure you are in compliance to help mitigate risk, and identify credits or refunds to add to your bottom line.

How we do it

Equifax has the largest team of employment tax experts in the industry and offers comprehensive consultation to manage employment liabilities, strengthen pay practices, and identify refund opportunities. We review past transactions, provide guidance for the future, monitor legislative activity, and consult on complex employment tax issues.



By leveraging our expertise in federal, state, and local tax laws, we advise employers on the following:

Unemployment Tax Management	Employment Tax Consulting	Merger and Acquisition Planning
Unemployment tax rate verifications	Taxpayer advocacy	Due diligence
Voluntary contribution planning	Compliance reviews	Planning and design
Joint and common planning	Alternative employer relationships	Implementation and compliance
Special rating strategies	Employment tax registrations and account closures	Post-implementation follow-up
Unemployment rate forecasting	PEO best practice reviews	Research and recovery

Proven results

Minimizing your tax costs

Our ultimate goal is to provide solid tax guidance that helps you minimize your costs while keeping you compliant. Opportunities to reduce tax liability are never overlooked because our team of employment tax experts is familiar with each state's complex regulations, deadlines, and reporting requirements. And whether it is an incorrect tax rate assignment, wage base restart, or other issue, we'll determine if your organization has overpaid and help you get that money back.

For more information, go to
www.equifaxworkforce.com

More Equifax Workforce Solutions that save time and money

> **Employment Verification**

Offer your employees automated employment and income verifications.

> **Unemployment Cost Management**

Reduce unemployment costs through claims processing, hearing representation, and reemployment strategies.

> **I-9 Management**

Maintain compliance with immigration and E-Verify® regulations by completing and storing federal I-9s electronically.

> **Workforce Analytics**

Integrate workforce and other relevant data for user-obvious reporting, analytics, and benchmarking.

> **Onboarding**

Collect and manage information for new hire forms online to increase compliance and eliminate costs.

> **Tax Credits and Incentives**

Capture all the federal, state, and local tax credits and incentives you're eligible for.

> **Paperless Pay**

Offer electronic paystubs and paycards and better manage direct deposits, W-4s, and other employee information.

> **W-2 Management**

Deliver an electronic W-2 option to your employees, including optional paper distribution, reissues, corrections, and tax software upload capability.

> **Employment Tax Services**

Receive comprehensive tax consultation to ensure you are in compliance and identify refund opportunities.

> **Assessments**

Leverage best-in-class assessments and technology to help you identify, hire, and develop the right people.

> **Garnishments**

Diminish the paperwork and liability of employee garnishment processing.



Contact Us Today

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