

How It Works



Concierge

Toco's concierge is there to provide direct and immediate assistance to your employee from the moment a breakdown occurs.



Roadside Assistance

Your employee is never left on the side of the road for any reason, no matter how small. Battery failure, flat tire, getting locked out, running out of gas.



Towing

Toco covers the cost of towing the vehicle if needed.



Auto Repair Coverage

Toco pays the mechanic directly for covered repairs at the time of service. Employees can choose any licensed mechanic to perform repairs.



Car Rental

Enterprise rental car company will pick up the employee and provide a rental car giving them the option to be at work the same day. Toco covers the cost.

Benefits to Employee



- Peace of mind. Everyone who drives with an expired warranty worries about the potential consequences of an engine failure, blown transmission or the loss of high-tech features or electrical systems.
- Eliminates the need to take on high interest credit card debt to pay for costly repairs.
- Employees choose their favorite licensed mechanic to perform repairs at the time of a breakdown. Toco pays the mechanic directly at the time of service.
- **Toco Openbay+** gives you access to steeply discounted vehicle maintenance and repair services with a nationwide network of high-quality automotive service professionals.
- Easy online scheduling: No more calling around for an appointment that works. When you book online with Toco **Openbay+**, you pick the appointment time that works for you. The entire booking process takes just a minute or two.



Dovly

The first automated, smart credit engine that tracks, manages, and fixes credit

EMPOWERING EVERYONE TO GET AHEAD FINANCIALLY

- Intuitive mobile app accessible 24/7/365
 - Review scores and reports, identify issues
 - Automatically dispute errors with all three credit bureaus
 - Monitor ID theft and credit changes
 - Enhanced credit alerts
 - \$1 million ID theft insurance
 - Personalized credit health recommendations
 - \$4.5K+ annual savings and discounts
 - Live US-based member support
- \$9.99 PEP
- Universal benefit paid out of tax savings



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Changed lives = loyal, productive employees



Shawn
LOS ANGELES, CA



Emma
BOSTON, MA



Ernie
DAVIE, FL

Score Improvement	142 points from 584 to 726	138 points from 521 to 659	104 points from 608 to 712
Duration with Dovly	8 months	7 months	4 months
Successes	Qualified for mortgage & bought home after 12 years of renting	Bought a new car Started saving for kids' college	Saved \$398/mo (\$4776/yr) able to refinance after 17 years

ERC Basics

What it is: Economic stimulus payment

- First introduced in CARES Act on March 25, 2020
- 2020: 50% **wages**, max of \$5,000 per employee
- 2021: 70% **wages**, max \$21,000 per employee
- **Fully refundable** tax credit against employer portion of Social Security/Medicare.
- Paid to you directly via a check
- Not a Loan and Not Earmarked.
- Claim by filing amended 941-X quarterly returns taking the ERC credit on Line 18 & 26



Qualification Process

- Gross Receipts Reduction 2020 and 2021 vs. 2019? (Quarterly)
- Revenue sectors showing a decline?
- Additional expenses or costs to the business to deal with COVID?
- Trade Shows & Conferences – gone virtual? Not attended?
- How do you engage with customers and prospects?
- What changes did your business make in response to COVID-19?
- What do you not do now or during COVID that your business used to do?
- How were your office operations impacted?
- How were your warehouse and distribution operations impacted?
- How were your customer-facing operations impacted?
- How were your suppliers and key customers impacted?

Fully or partially suspended operation during any calendar quarter in 2020 and/or 2021 due to orders from an appropriate governmental authority limiting commerce, travel, or group meetings (for commercial, social, religious, or other purposes) due to COVID-19 (includes working from home).