



Welcome Package

For

Kia of Wesley Chapel





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Bios



Larry C Morgan

Harborview Plaza
3031 North Rocky Point Drive West
Suite 770
Tampa, FL 33607
B: 813-434-1967
C: 727-515-0767
E: lmorgan@morganautogroup.com

BIOGRAPHICAL SUMMARY

Larry Morgan is the Chairman of Morgan Family Ventures, a high growth group of companies spanning multiple industries.

From humble beginnings on a farm in Northeast Missouri, Mr. Morgan worked his way to and through the University of Missouri where he graduated with a BS in Business Administration. After graduating, he served, was honorably discharged from the US Army, and accepted a position with The Firestone Tire & Rubber Company where he flourished until 1972. For the next 18 years Mr. Morgan built a small 7 store tire dealership into a 137-store chain. In 1990 he developed his own tire company, Tires Plus. Within a 10-year period, Mr. Morgan built his business to 603 locations in multiple states. He was inducted as a Member of the Tire Industry Association's Hall of Fame in 2008. He also served as President of The Tire Industry Association.

In 2000 Mr. Morgan sold his Tires Plus business and began dabbling in the automotive industry with a 50% interest in a dual Honda/Volkswagen dealership. Embracing this industry, Mr. Morgan began building his automotive empire with the purchase of Toyota of Tampa Bay in 2005. To date he has amassed 32 franchised dealerships under the Morgan Auto Group umbrella located from Jacksonville to Naples selling Honda, BMW, Ford, Lincoln, Nissan, Mitsubishi, Toyota, Jaguar, Land Rover, Hyundai, Lamborghini, Mini, Buick, GMC, Chevrolet, Cadillac, KIA, Volkswagen, Mercedes Benz, Mazda, Chrysler, Dodge, Jeep and RAM car lines and a KIA store in Columbia, Missouri. In addition, Mr. Morgan operates two stand-alone pre-owned vehicle facilities in Tampa and Lake City. Highly recognized in the automotive industry, Mr. Morgan was named Florida's 2009 TIME Dealer of the Year by the Florida Automobile Dealers Association. His stores have been separately honored as well for their individual positive performance.

Morgan Family Ventures also owns Morgan Construction Mgmt Services, a building contractor; Beth Ingram & Associates, Inc. and Integrity Therapy Solutions which are large therapy providers; Creative Sign Designs, Inc.; and HR Hernando, LLLP, real estate holding entity. Mr. Morgan serves as a Board Member of SunTrust Bank of Tampa Bay. He has been honored by the Tampa Bay CEO Magazine as CEO of the Year and 100 Most Influential Business Leaders. In 2004 he was inducted into the Tampa Business Hall of Fame, in 2012 received the Golden Flame of Philanthropy Award and in 2014 won the prestigious Entrepreneur of the Year award.

Mr. Morgan takes an active part in our community and is past Chairman of the Board of Directors of BayCare Health Systems, Inc. and The Florida Automobile Dealers Association. He is the Past Chairman of the Board for Morton Plant Mease Health Care where he also contributed 6 million dollars to build the new Morgan Heart Hospital. He is a Member of the Board of Directors of the Florida Council on Economic Education, past Chairman of The Valspar Championship, the annual PGA golf tournament played at Innisbrook each year for the benefit of area charities and is a member of the Pasco Economic Development Commission.

Mr. Morgan's hobbies include golf, travel and philanthropic activities. He has two children, Brett and Lauren and lives in Clearwater Beach.



Brett A Morgan

Harborview Plaza
3031 North Rocky Point Drive West
Suite 770
Tampa, FL 33607
B: 813-434-1968
C: 813-843-4543
E: bmorgan@morganautogroup.com

BIOGRAPHICAL SUMMARY

Brett Morgan is the Chief Executive Officer of Morgan Auto Group and has been involved in the automotive industry from his youth when he worked summers as a staff member of Tires Plus.

After receiving a BS in Business Administration at the University of Richmond in 2001 Brett was able to try out a passion working in radio for Clear Channel's Richmond cluster. As the Executive Producer of "Richmond's Morning News" at Newsradio 1140 WRVA, Brett became experienced in all facets of broadcast journalism and was able to report and produce segments during the 9/11 disaster and the Beltway Sniper. Under his helm the show won the Virginia Association of Broadcasters "Morning Show of the Year."

In 2004 he began working in the family's newly acquired dealerships and after two years in sales at Kuhn Honda/Volkswagen in Tampa transitioned to Toyota of Tampa Bay. At Toyota of Tampa Bay Brett flourished at every level of retail management. During his tenure in Tampa Brett was acknowledged by the Tampa Bay Business Journal as "30 under 30" to watch in the area. In 2009 he took his first General Management position over the group's struggling Wade Raulerson Buick GMC store (now Gainesville Buick GMC) in Gainesville, FL with great results. Comparing the store's previous 15 months to Brett's first 15 months, net profit experienced a \$1.4 million swing into profitability. In 2010 expenses were cut 6% and gross increased 112% on fewer vehicle sales during a recession.

The dealership also received GMC's Mark of Excellence Award for CSI/Sales for the first time in seven years. Brett currently serves as CEO for Morgan Auto Group and is part owner of 20 dealership franchises in Florida.

Brett went to high school in the Tampa Bay area where he graduated in 1997 from Berkeley Preparatory School. Brett received varsity letters in baseball and football all the while holding the seat of Class Officer three of his four years. He holds a Bachelor of Science degree in business administration with a concentration in marketing from the University of Richmond in Richmond, VA and also completed the yearlong NADA Dealer Academy program in 2009.

In 2013 Brett founded an internal Social Media division inside of MAG known as "whitehat three60" and received Automotive News "40 under 40" designation at the age of 33. In 2015 Brett served as the President of the Tampa Bay Area New Auto Dealers Association and is also active in the Pinellas County Chapter of Big Brothers Big Sisters. Brett resides with his wife Ashlee and daughter Tegan in St. Petersburg, FL.



Thomas R. Moore

Harborview Plaza
3031 North Rocky Point Drive West
Suite 770
Tampa, FL 33607
B: 813-434-1992
C: 727-597-3113
E: tmoore@morganautogroup.com

BIOGRAPHICAL SUMMARY

Tom Moore was born in Williamson, WV, served in the United States Air Force until his honorable discharge in 1977, after which he immediately began a career in the retail automotive industry. After 40+ years, Tom has held nearly every position within a dealership from a Sales Consultant to Dealer Principal, as well as corporate positions such as Director of Variable Operations with Coggin Automotive Group, which later became the public company Asbury Automotive Group.

He has also served in the role of Regional Director and Senior Vice President of Operations within the Morgan Auto Group. Over the years, Tom has represented 20 OEM brands and several pre-owned car dealerships. Tom's success can be contributed to his in-depth knowledge of the industry and his unique ability to adapt to the ever-changing industry that continues to re-innovate itself as more advanced technology is created. Tom currently serves as Chief Operating Officer for the Morgan Auto Group, overseeing operations for 29 dealerships in Florida and Missouri.



HR and Payroll

WELCOME ABOARD!! We are so happy to hear that our Morgan Auto Group Family is growing! We hope you will find your employment here as rewarding as we do and wanted to let you know we are just a phone call away if you need any assistance. In order to help smooth your transition, we have compiled a short list of some common questions and answers related to our department. However, if you have a specific question that is not answered below, please feel free to contact us directly using the information at the bottom of this letter. Good luck to each of you and we look forward to getting to know you!

Q: When will I get paid?

A: You will be paid on a bi-weekly basis. Please see the attached calendar to find out your payroll cycle. If you are eligible for commission/settle up or bonus, you will receive this check on or by the 15th of the following month

Q: How will I receive my pay?

A: Morgan Auto Group uses Paycom to process your payroll. We prefer to make a Direct Deposit into your personal account.

Q: What else do I need to know about Paycom?

A: With Paycom, you will use the system to clock in and out. You can review and print your time card, view your work schedule, update your personal information.

Q: How will changing ownership affect my PTO (Paid Time Off)?

A: You will retain your tenure established with the prior company and will begin accruing PTO on your first day at the rate associated with your tenure. PTO is earned hourly on ALL regular hours including training hours, PTO hours, and Holiday hours. It is not earned on Overtime hours. Please consult the chart below to see your rate and potential annual earn. PTO Hours can be banked to a maximum of 200 hours; beginning on your tenth (10th) year anniversary the cap on your banked PTO will increase from 200 hours to 320 hours. At that point, you will not be able to accrue hours until you have used some of your banked hours.

<u>Employment Tenure</u>	<u>Earned Hours – Per Bi-Weekly Payroll</u>	<u>Earned hours</u>	<u>Earned Days</u>
During your first year, day 91-364	1.23	32	4
Year 2	3.07	80	10
Years 3-6	4.31	112	14
Year 7	4.62	120	15
Year 8	4.92	128	16
Year 9	5.23	136	17
Year 10	5.54	144	18
Year 11 going forward	5.85	152	19

Q: How will my regular hours be recorded?

A: All employees will be required to clock in and out for work daily as well as for lunches. This will be done using the Paycom program.

Benefits

When will enrollment start?

TBD, however, your benefits will start on the first day of employment with Morgan Auto Group



Enrollment Process

Enrollment meetings will be on TBD and will last 15 – 30 minutes.

How you can be prepared

Please bring the dates of birth and social security numbers of dependents when you enroll.

Along with your Core Benefits, new Voluntary Benefits will be offered with a Guaranteed Issue! No medical underwriting questions will be required to qualify for these benefits!

View Benefit Resource Portal for more information about the Open Enrollment Process, review your benefit guide and benefit brochures:

New Voluntary Benefit Offerings

- OWNERSHIP – Unum's Accident and Whole Life policies are fully portable and belong to you if leave Morgan Auto Group.
- Benefits are paid directly to you, not to a hospital or to a doctor
- Benefits are separate from medical insurance and are paid regardless of other coverage
- SPECIAL UNDERWRITING – GUARANTEED ACCEPTANCE – HEALTH QUESTIONS WAIVED ON ALL PLANS!! During your initial enrollment, only!

Unum Accident

- Pays a defined benefit amount for doctor's visits, surgery to repair a fracture, hospitalization, burns, and dislocations resulting from an accident
- On and off the job coverage (24 hours per day, 7 days per week)
- \$50 Wellness Benefit: paid out once per calendar year, per covered family member

Unum Critical Illness & Cancer Protection

- Offers a lump-sum benefit payment upon first diagnosis of a covered critical illness
- Covered illnesses include: heart attack, stroke, major organ transplant, renal failure, paralysis of two or more limbs, blindness or ALS
- \$50 Wellness Benefit: paid out once per calendar year, per covered family member

Unum Hospital Indemnity

- The Hospital Indemnity plan can help offset your out-of-pocket expenses including deductible, coinsurance and copays, and services not covered in your group health coverage for a hospital or ICU admission and confinement.

401(k) Retirement Savings Plan

A 401(k)-retirement savings plan enables you to build financial security for your future by allowing you to put aside savings into an investment on pre-tax-deferred basis. Because Morgan Auto Group values the importance of saving for your future, they will match \$.25 for every dollar you contribute up to a maximum of \$1,200 a year, this match is only available to those employed through the end of the calendar year and will appear on the last paycheck in the month of December. In order to be eligible for participation you must be either a Full Time or Part Time employee and be at least 18 years of age. You are eligible 1st of the month following 60 Days of continuous coverage.

You must register online at www.empower-retirement.com or you will automatically be enrolled. Please see details below.

How this works: *Note, if your contribution is on a % bases your contributions change as your income increase or decreases.*



The example below assumes that you are making \$20,000 a year and would like to contribute either 0%, 3% or 5% of your salary to your 401(k).

	No 401K	401K at 3%	401K @ 5%
Annual Income	\$ 20,000.00	\$20,000.00	\$20,000.00
Medical deductions	\$ 829.40	\$ 829.40	\$829.40
401K deductions	\$ -	\$ 600.00	\$1,000.00
Total Taxable	\$ 19,170.60	\$18,570.60	\$18,170.60
Tax assumed at 15%	\$2,875.59	\$2,785.59	\$2,725.59
FICA 7.65%	\$1,466.55	\$1,420.65	\$1,390.05
Pay you take home	\$14,828.46	\$14,364.36	\$14,054.96
401K Savings you have in your name	\$ -	\$600.00	\$1,000.00
401K match in your name	\$ -	\$150.00	\$250.00
Total	\$ -	\$750.00	\$1,250.00
Total net pay and savings	\$14,828.46	\$15,114.36	\$15,304.96

If this is your first time eligible for participation you must register on-line to enroll or decline participation. If you do not make an election you will be automatically enrolled for a minimum contribution of 3% of your annual earnings.

Helping Hand Fund

Being part of the Morgan Auto Group family, we consider ourselves extremely lucky. We have a nice place to work and an employer who truly cares. But what happens when we find ourselves in a situation, beyond our control, which puts us in the position of needing extra financial help? Wouldn't it be nice to have someone to turn to in a true emergency? In most situations, you turn to family and your friends; well Morgan Auto Group is just that your family and friends.

FAQ's

What types of emergencies does the Helping Hand Fund assist with?

Sudden and unexpected needs dealing with weather, illness, death, accidents, housing, transportation, etc.



Who pays for this?

The Executive Management Team has placed the initial funds in the Helping Hand account. We organize special events with proceeds going into the fund. There are several charity events that also contribute their proceeds to the Fund such as Charity Polo. At on boarding and periodically throughout the year Human Resources will send out donation slips for payroll deductions. We also reach out to our vendors to make donations to our fund.

Is this a loan?

The Helping Hand Committee will make several decisions about each request.

1. Can we help this person?
2. Should this be a loan to be paid off by payroll deduction?
3. Should this be an outright gift to the associate without requiring the money to be paid back to the fund?

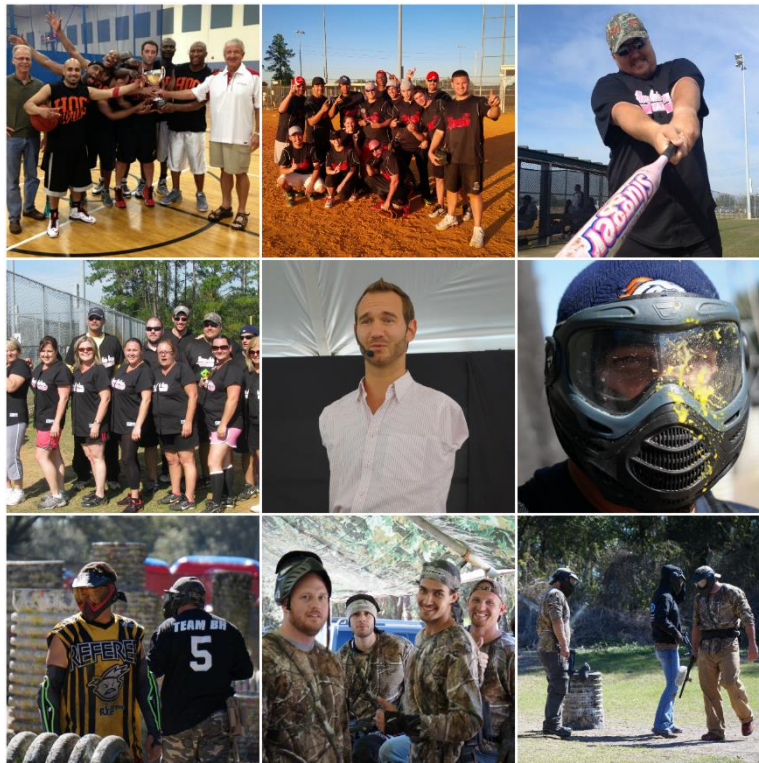
Who will know if I apply for help?

Requests will be kept confidential.

How can I contribute?

You can contribute to the Helping Hand Fund by filling out the attached form and turning it into your Store Assistant.

Past Helping Hand Fund Events



MORGAN

AUTO GROUP

Dealership Locations



Corporate Office

Harborview Plaza
3031 North Rocky Point Drive West
Suite 770
Tampa, FL 33607
(813) 434-1992

Shared Accounting Center

4450 Pet Lane
Suite #115
Lutz FL
(813) 991-4376



Toyota of Tampa Bay
1101 East Fletcher Avenue
Tampa, FL 33612
(813)993-6402



Brandon Honda
9209 E Adamo Drive
Tampa, FL 33619
(813) 664-1234



Mini of Wesley Chapel
2645 State Road 56
Wesley Chapel, FL 33544
(813) 948-5200



Ford of Port Richey
10715 US Highway 19
Port Richey, FL 34668
(727) 868-9545



Port Richey Mitsubishi
1021 SW Highway 19
Port Richey, FL 34668
(727) 868-9545



Sun Toyota
3001 US Highway 19
Holiday, FL 34691



Honda of Ocala
1800 SW College Road
Ocala, FL 34471
(352) 867-1900



Gainesville Buick GMC
2101 N. Main Street
Gainesville, FL 32609
(352) 372-2583

MORGAN

AUTO GROUP

GAINESVILLE MITSUBISHI

Gainesville Mitsubishi
2010 N Main Street
Gainesville, FL 32609
(352) 372-2583

Rountree-Moore



Rountree Moore Chevrolet
4316 US Highway 90 West
Lake City, FL 32055
(386) 752-6933

Rountree-Moore



Rountree Moore Nissan
4262 US Highway 90 West
Lake City, FL 32055
(386) 752-5050

Rountree-Moore



Rountree Moore Ford Lincoln
2588 US Highway 90 West
Lake City, FL 32055
(386) 755-0630

Rountree-Moore



Roundtree Moore Kia
2828 US Highway 90 West
Lake City, FL 32055
(386) 755-0630



I-75 Autos – Lake City
1518 W US Highway 90
Lake City, FL 32055
(386) 269-9249

BMW of *Sarasota*

BMW Of Sarasota
5151 Clark Road
Sarasota, FL 34233
(941) 556-2964

Volkswagen of Gainesville

Volkswagen of Gainesville
3737 N. Main Street
Gainesville, FL 32609
(352) 240-0880

Honda Of Gainesville

Honda of Gainesville
3801 N. Main Street
Gainesville, FL 32609
(352) 261-5545



Mercedes-Benz
of Gainesville

Mercedes Benz of Gainesville
4000 N. Main Street
Gainesville, FL 32609

Rountree-Moore



Rountree Moore Toyota
1232 US Highway 90 West
Lake City, FL 32055
(386) 755-0631

MORGAN

AUTO GROUP



LAMBORGHINI
SARASOTA

Lamborghini of Sarasota
5145 Clark Road
Sarasota, FL 34233
(941) 556-2980

NAPLES



Naples Chrysler Dodge Jeep Ram
6381 Airport Pulling Rd N
Naples, FL 34109
(239) 594-2100

NAPLES

MAZDA

Naples Mazda
6387 Airport Pulling Rd N
Naples, FL 34109
(239) 597-9607

KIA

OF COLUMBIA

Kia of Columbia
710 Business Loop W
Columbia, MO 65203
(573) 442-92000

KIA

SOUTHSIDE

9401 Atlantic Boulevard
Jacksonville, FL 32225
(904) 400-6650

Honda of Fort Myers



14020 S. Tamiami Trail
Ft. Myers, FL 33912
(239) 288-2397

KIA

OF
ORANGE PARK

6373 Blanding Boulevard
Jacksonville, FL 32244
(904) 771-6078

KIA

SOUTHSIDE

9401 Atlantic Boulevard
Jacksonville, FL 32225
(904) 400-6650



Jerry Ulm Chrysler Dodge Jeep Ram
2966 N Dale Mabry Hwy
Tampa, FL 33607
(813) 519-0132



9915 E Adamo Drive
Tampa FL 33619

(813) 628-5555

MORGAN

AUTO GROUP

BRANDON

MITSUBISHI

9905 E. Adamo Drive
Tampa, FL 33611
(813) 628-4444

Westshore Honda

2522 N Dale Mabry Hwy,
Tampa, FL 33607
(813) 872-6353

CENTRAL FLORIDA



8675 Commodity Circle
Orlando, FL 32819
(321) 445-801

GATOR FORD



11780 Tampa Gateway Boulevard
Seffner, FL 33584
(813) 980-3673

WESLEY CHAPEL



28519 State Road-54,
Wesley Chapel, FL 33543
(813) 532-3724



NISSAN OF

ORANGE PARK

7447 Blanding Blvd,
Jacksonville, FL 32244
(904) 467-9687

Notes

