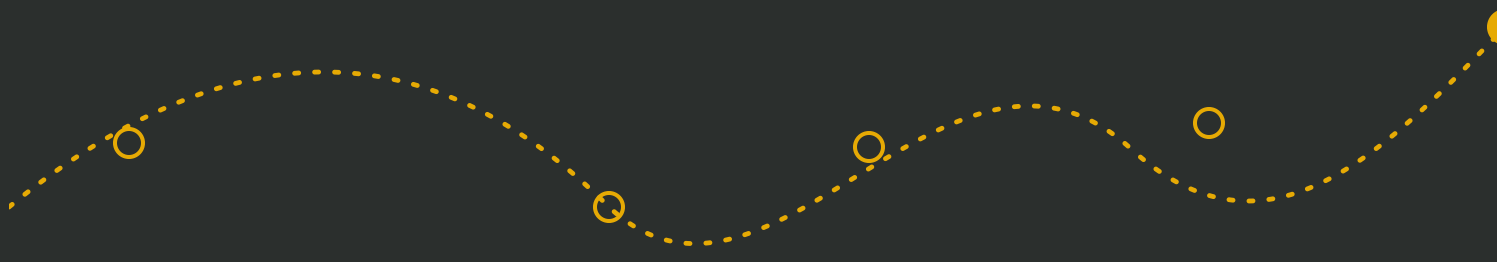
boss. Back Office Staffing Solutions

THE INDEPENDENT CONTRACTOR GUIDE

You run your business. We handle the back office.

Your guide to working as a 1099 independent contractor paid through Back Office Staffing Solutions: how the relationship works, what's expected, and what's yours to manage.



INSIDE THIS GUIDE

Contents

01 **Welcome**
A greeting from our team, and a note from our CEO

02 **About BOSS**
Who we are and how the back-office relationship works

03 **Your Independent Contractor Status**
What 1099 means, and how to protect it

04 **Getting Paid & Taxes**
Your W-9, invoicing, your 1099-NEC, and self-employment taxes

05 **Coverage & Your Own Protection**
Insurance, benefits, and safety on site

06 **Working the Engagement**
Professional conduct, confidentiality, and client property

07 **Completing Engagements**
Wrapping up, renewing, and moving on

08 **Help & Resources**
Who to contact and how to reach us

NEED HELP?

You never have to guess. Call **855-508-BOSS (2677)** or email **support@backofficenow.com**. If we're not the right people, we'll point you to who is.

BEFORE YOU BEGIN

How to Use This Guide

You'll probably never read this cover to cover, and you don't need to. It's built for looking things up.

Just starting?
Chapters 1–3 explain the relationship and what being a 1099 contractor really means.

Getting paid?
Chapter 4 covers your W-9, invoicing, your year-end 1099-NEC, and taxes.

On an engagement?
Chapters 5–6 cover your own coverage, conduct, and confidentiality.

Wrapping up?
Chapters 7–8 cover finishing an engagement and every way to reach us.

WATCH FOR THESE THROUGHOUT THE GUIDE

Good to Know
Helpful context and tips

Important
Things you must not miss

Tax Tip
Money and taxes to plan for

Example
How it works in real life

IMPORTANT

This guide is general information, **not legal or tax advice**. Your classification, tax obligations, and contract terms depend on your own facts and applicable law. Always follow your written agreement, and consult your own attorney or tax professional with questions.

WHAT YOU CAN COUNT ON

Our Commitment to You

Being your back-office partner is a responsibility we take personally. Six commitments: on every engagement, every invoice, every payment.

- **We will pay you accurately.**
- **We will process your paperwork correctly.**
- **We will answer your questions.**
- **We will respect your independence.**
- **We will communicate honestly.**
- **We will keep your information secure.**

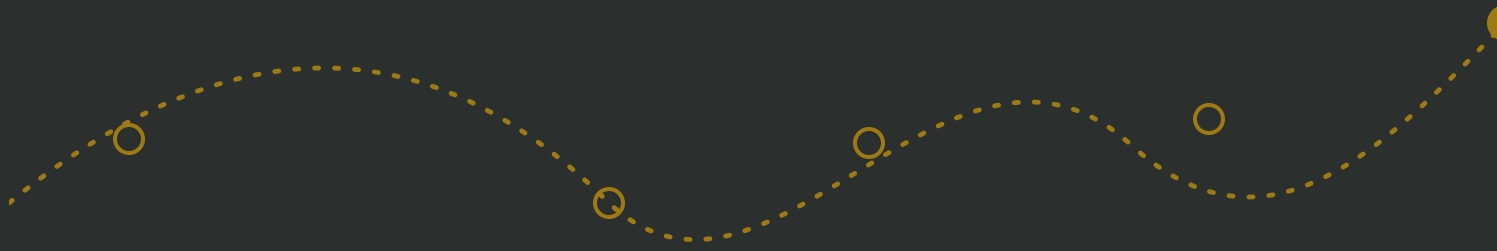
> **You run your business. We support the back office.**

CHAPTER 01

Welcome

You've chosen to work for yourself, and we're here to make the back office effortless.

- We're Glad to Work With You
- A Note from Our CEO



We're Glad to Work With You.

Welcome, and thank you for choosing to work with **Back Office Staffing Solutions, LLC (BOSS)**. You've been engaged to provide services to one of our clients as an **independent contractor**, and BOSS handles the back-office side of that engagement.

Our role is straightforward: we collect your paperwork, process the payments for your work, and issue your year-end **1099-NEC**. We are not your employer, and we don't direct how you do your work.

Unlike an employee, **you run your own business.** You decide how to deliver your services, you're responsible for your own taxes and insurance, and you're free to serve other clients.

This guide is **not a contract.** Your engagement is governed by the written agreement or statement of work you signed. Think of these pages as a practical explanation of how working with BOSS generally works and what's expected, written in plain language, not legal jargon.

> **You're a professional running your own business, and we treat you like one.**

Whenever you have a question about your paperwork, a payment, or your 1099, our team is here to help.

GOOD TO KNOW

New to 1099 work? Chapter 3 breaks down exactly what independent contractor status means, and how to protect it.

A Note from Our CEO

Choosing to work as an independent contractor is a decision to bet on yourself, to take ownership of your craft, your schedule, and your future. It's a path we respect deeply.

Every day, skilled professionals across the country do great work as independents. What they deserve in return is a back office that is accurate, fast, and respectful of their independence.

> **Our job is simple: handle the paperwork and payments flawlessly, so you can focus on your work.**

That means processing your payments correctly and on time, preparing clean paperwork and an accurate 1099-NEC, and answering your questions quickly, while always respecting that you run your own business.

Thank you for the professionalism you bring to every engagement, and for the confidence you've placed in BOSS. We look forward to supporting your success.

Neil Lebovits

CHIEF EXECUTIVE OFFICER · BACK OFFICE STAFFING SOLUTIONS, LLC

CHAPTER 02

About BOSS

A national back-office partner built for the staffing and recruiting industry, and the professionals who power it.

- Who We Are
- How the Relationship Works
- What Makes BOSS Different

Who We Are

Back Office Staffing Solutions, LLC (BOSS) is a national back-office provider specializing exclusively in the staffing and recruiting industry.

For independent contractors, BOSS acts as the **paying agent** for your engagement. That means we collect your Form W-9, process the payments for the services you provide, and issue your year-end **1099-NEC**, while you remain self-employed and in business for yourself.

We don't recruit you, we don't direct your work, and we're not your employer. Your recruiting Partner connected you to the opportunity, the client receives your services, and BOSS handles the payments and paperwork behind the scenes, so each party can focus on what it does best.

OUR MISSION

To simplify the business of independent work, so contractors, clients, and recruiting Partners can focus on what they do best.

GOOD TO KNOW

"Paying agent" means BOSS pays you and reports those payments on a 1099-NEC. It does **not** make BOSS your employer. You're still running your own business.

What Makes BOSS Different?

Many companies simply cut checks. BOSS runs a clean, compliant back office, so your engagement is effortless on the money-and-paperwork side, and you stay free to run your business.

WHO DOES WHAT

Your client
Defines the project (scope, deliverables, and deadlines) and receives your services.

Your recruiting Partner
Connects you to engagements: this one, and future opportunities.

BOSS
Handles the back office: your W-9, payments, and year-end 1099-NEC.

Our role includes

Payments
Processed accurately and on time

Paperwork
W-9 and onboarding documents

1099-NEC
Issued to you at year end

Reporting
Correct payee tax reporting

Support
Responsive, professional answers

Records
Your payment history on request

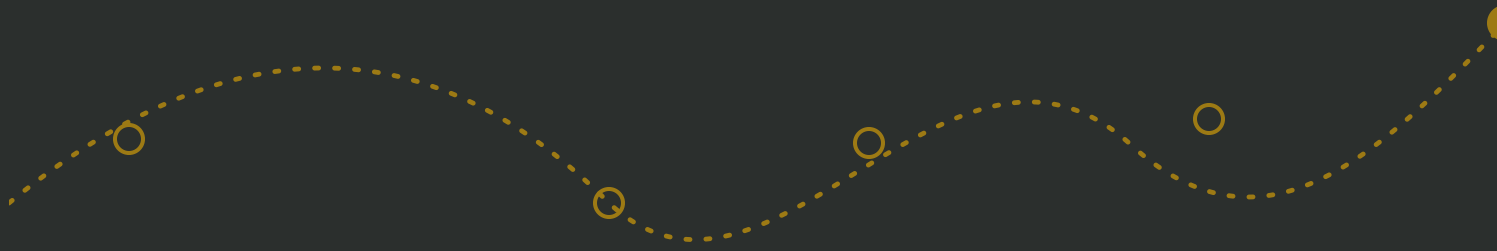
BOSS does not withhold taxes, provide employee benefits, or carry workers' compensation for contractors. Those are yours to manage. See Chapters 4–5.

CHAPTER 03

Your Independent Contractor Status

The freedom to run your own business comes with responsibilities that are yours to own. Here's what 1099 means, and how to protect it.

- What It Means to Be a 1099 Contractor
- The Relationship, Visualized
- Protecting Your Independence



What It Means to Be a 1099 Contractor

An independent contractor is a self-employed professional who provides services to a client under a contract, not as an employee. As a 1099 contractor, you generally:

Control how you work
You decide the methods and, within your agreed scope, the when and where.

Provide your own tools & expertise
You bring the equipment, skills, and experience the work requires.

Are free to serve other clients
You can offer your services to other businesses at the same time.

Carry your own risk and reward
You have the opportunity for profit (or loss) from how you run your business.

Own your taxes, insurance & benefits
These are yours to manage, not provided by BOSS or the client.

IMPORTANT

Classification isn't a free choice. Whether work is 1099 or W-2 is determined by **how the work is actually performed**, under IRS, U.S. Department of Labor, and state rules. Some states (such as California) apply stricter "ABC" tests.

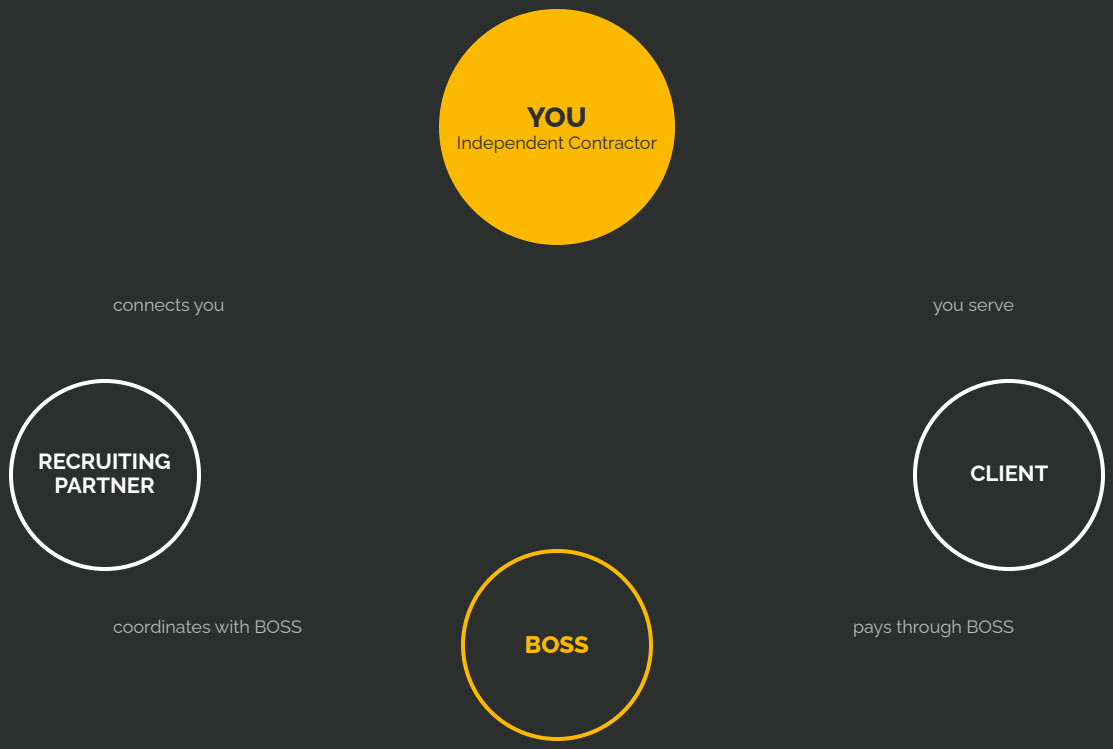
GOOD TO KNOW

You can be paid per project or at an agreed hourly or unit rate. What matters is that your rate is set by agreement and you control how you work, not that you're paid a salary or wage with employee benefits.

EXAMPLE

You set your own hours, use your own laptop, submit an agreed rate for the work you complete, and also serve two other clients. Facts like these support independent contractor status.

The Relationship, Visualized.



your legal status: self-employed · paid through BOSS · reported on a 1099-NEC

GOOD TO KNOW

You're engaged by the **client**, connected by your **recruiting Partner**, and paid through **BOSS**, but you work for **yourself**.

Protecting Your Independence

How you work matters. These habits keep your independent status clear: for you, the client, and BOSS.

Work under a contract or SOW

Know your scope, deliverables, rate, and term before you begin.

Control your own methods

You decide how the work gets done, not a supervisor.

Use your own tools

Provide and use your own equipment and software. You work with your own tools, not the client's.

Submit for the work you complete

Record the time or units for the services you provide through BOSS's online system, at your agreed rate, rather than clocking a shift.

Keep your business separate

Consider an EIN, a business bank account, and serving multiple clients.

Carry your own coverage

Insurance and taxes are yours to hold. See Chapters 4–5.

IMPORTANT

Avoid arrangements that look like employment: fixed shifts you can't control, employee-only perks, or being managed as staff. **If an engagement starts to feel like a job, tell BOSS or your recruiting Partner.**

GOOD TO KNOW

The BOSS **Worker Classification Quiz** is a quick way to sanity-check an engagement. Ask BOSS or your recruiting Partner for a copy.

CHAPTER 04

Getting Paid & Taxes

No withholding, no surprises: just clean paperwork and on-time payments. Here's how money and taxes work when you're 1099.

- Getting Set Up & Paid
- Taxes, Your 1099-NEC & Records

Getting Set Up & Paid

Your Form W-9

Before your first payment, BOSS collects a completed **Form W-9** with your legal or business name, entity type, and Taxpayer Identification Number (your SSN or EIN). Keep it current. Tell BOSS if your name, entity, or address changes.

How You Get Paid

You're paid for the services you provide under your agreement. You submit the time or units for those services through **BOSS's online system**, and that submission is your record of services (your **invoice**) for the engagement. Once the client approves it, BOSS processes your payment on the schedule set in your agreement. **No taxes are withheld.**

THE PAYMENT FLOW

Submit
Enter the time or units for the services you provided in BOSS's online system. This is your invoice

>>>

Approve
The client approves your work

>>>

Process
BOSS processes the payment

>>>

Paid
Payment reaches you per your agreement

IMPORTANT

No income or employment taxes are withheld from your payments. The full amount is yours, and so is the responsibility to set money aside and pay your own taxes.

GOOD TO KNOW

You submit your work and request your payment history through BOSS: work is entered in the online system at **app.backofficenow.com**, and payment history is available from BOSS on request.

Taxes, Your 1099-NEC & Records

Your 1099-NEC

If BOSS pays you **$600 or more** in a calendar year, you'll receive a **Form 1099-NEC** reporting those payments, generally by **January 31**. You're responsible for reporting all of your income, even amounts under $600 or any income not reported on a 1099.

Self-Employment Taxes

As a self-employed professional, you generally pay **self-employment tax** (Social Security and Medicare) plus income tax. Many contractors make **quarterly estimated tax payments** to the IRS and their state to avoid a large bill (and possible penalties) at year end.

Records & Expenses

Keep good records of your income and business expenses. Legitimate business expenses may be deductible and can lower what you owe. BOSS keeps your payment history and can provide a copy on request.

TAX TIP

A common rule of thumb is to set aside roughly **25–30%** of your pay for taxes, but your actual rate depends on your income, state, and deductions. Check with a tax professional.

IMPORTANT

BOSS reports your payments; we do **not** provide tax advice or file your taxes. For what you owe and when, consult a qualified tax professional.

CHAPTER 05

Coverage & Your Own Protection

As an independent contractor, your protection is your own. Here's what BOSS does and doesn't provide, and what smart contractors put in place.

- What's Yours to Manage
- Insurance & Your COI
- Safety on the Job

What's Yours to Manage

Because you're self-employed, you generally aren't covered by BOSS's or the client's employee programs. That's not a gap in service. It's part of being independent. You choose and control your own coverage.

No employee benefits

No employer health, dental, or retirement plans through BOSS or the client.

No paid time off

No paid vacation, sick pay, or holidays. Your time off is your own to plan.

No workers' compensation

BOSS does not provide workers' comp coverage for contractors.

No unemployment insurance

Self-employed income generally isn't covered by unemployment.

GOOD TO KNOW

Marketplace health plans, a **Solo 401(k)** or **SEP-IRA** for retirement, and your own set-aside for time off are all common ways independent contractors cover themselves.

Insurance & Your COI

Whether insurance is **required** or **strongly recommended** depends on how you contract with us, but carrying it always protects your business.

Corp-to-Corp (C2C) — REQUIRED

If you provide services through your own business entity (LLC, S-corp, or C-corp), active insurance and a current **Certificate of Insurance (COI)** are **required** before your engagement begins.

Individual Contractor — STRONGLY ADVISED

If you contract as an individual, we **strongly recommend** carrying your own coverage. It protects your business, and some clients require it regardless.

Common coverage types

General liability
Third-party bodily injury or property damage.

Professional liability (E&O)
Claims from your professional services or advice.

Occupational accident / workers' comp
Where you have your own workers or a client requires it.

Business auto
If you drive as part of the engagement.

ABOUT YOUR COI

A COI should be current and, where requested, name the client (and BOSS) as an **additional insured**. Send it to BOSS before you start, and keep it active for the full length of your engagement. Your insurer can issue one on request.

Safety on the Job

Even as an independent contractor, safety is part of doing the work well. When you're on a client's site, follow their safety rules, use required protective equipment, and report unsafe conditions.

IF YOU'RE INJURED ON AN ENGAGEMENT

1. **Get safe** — Seek emergency care first if it's serious
2. **Tell the client** — Notify the site contact right away
3. **Tell BOSS** — Let us know as soon as possible
4. **Your coverage** — Your own policy applies to the claim

⚠ IMPORTANT

Because you're not covered by workers' compensation through BOSS, **your own insurance applies** to a work-related injury. Report promptly so everyone stays informed, and keep your coverage current.

NEED HELP

Report an incident to BOSS at **855-508-BOSS (2677)** or **support@backofficenow.com**.

CHAPTER 06

Working the Engagement

Independence doesn't mean cutting corners on professionalism. These expectations are part of your agreement, and simply good business.

- Professional Conduct
- Screening & Consent
- Confidentiality, Data & Property

Represent Your Business Well

Professional Conduct

On an engagement you represent your own business, your recruiting Partner, and by extension BOSS. Deliver quality work, meet your commitments, communicate proactively, and treat everyone with courtesy, even as you control your own methods.

Client Site Rules

While you're on a client's premises or systems, follow their reasonable workplace rules: security, access, safety, and conduct. Following site rules isn't the same as being an employee; it's part of delivering the work responsibly.

Communication

Successful engagements run on clear, timely communication. If questions, delays, or unexpected issues arise, raise them promptly with your client contact, your recruiting Partner, or BOSS, whoever is best suited to help.

Screening (When a Client Requires It)

Some engagements require a background check or drug screening before you can begin. When a client requires it, BOSS or your recruiting Partner will let you know, and you'll be asked to consent before any screening takes place. Screening is handled under the Fair Credit Reporting Act (FCRA): your detailed results stay with BOSS, and the client and recruiting Partner receive only a pass/fail result. If a report would affect your engagement, you'll receive the notices the FCRA requires before any final decision.

Guard What's Entrusted to You

Confidentiality

During an engagement you may access confidential or proprietary information belonging to the client, your recruiting Partner, or BOSS. Protect it, use it only for the engagement, and honor any nondisclosure agreement you've signed.

Data & AI Security

Handle client data responsibly and follow the client's technology and security policies. **Never** put confidential, proprietary, or personal information into public AI tools unless you're specifically authorized, and use secure connections when you work.

Client Property

Any badges, credentials, documents, or materials the client provides for access to the engagement remain the client's property. Use them only for the engagement, keep them secure, and return them when the work is complete. You provide your own equipment and tools; you should not rely on client-supplied equipment.

IMPORTANT

Your confidentiality obligations **continue after your engagement ends.** When in doubt about what you may share, ask first.

CHAPTER 07

Completing Engagements

Engagements have a natural beginning and end. Here's how wrapping up, renewing, and moving on works.

- Finishing an Engagement
- Your Records & Future Work

Finishing Well, Moving On

Completing an Engagement

Engagements end when the project concludes or the term in your agreement is reached. Completion doesn't reflect on the quality of your work, and additional opportunities may follow through your recruiting Partner.

Wrapping Up

Finish strong: deliver your final work product, return any client property, submit your final invoice promptly, and confirm your contact and payment details are current so your final payment and 1099-NEC reach you without delay.

Your Records & Next Engagement

BOSS keeps your payment history and will issue your **1099-NEC** for the year. Request a copy of your records anytime. When you're ready for what's next, your recruiting Partner is your go-to for the next opportunity.

GOOD TO KNOW

Moving or changing your business name, entity, or address? Update BOSS right away so your final payment and year-end **1099-NEC** reach you.

CHAPTER 08

Help & Resources

One number, one email, one rule: when in doubt, start with BOSS. We'll take it from there.

- Who Do I Contact?
- Contact Information

Who Do I Contact?

If you're ever unsure who to contact, start with BOSS. We'll either help you directly or point you to the right client or recruiting Partner.

ONE QUESTION, ONE ANSWER

Payments, W-9, 1099, payment history?
BOSS

Project scope, deliverables, site access?
Your client

This engagement, or your next one?
Your recruiting Partner

Phone
855-508-BOSS (2677)

Email
support@backofficenow.com

Web
BackOfficeNow.com

Mail
9450 SW Gemini Dr PMB 42353, Beaverton, OR 97008-7105 · Fax 888-800-7081

FOR YOUR RECORDS

Independent Contractor Acknowledgment

I acknowledge that I have received the BOSS Independent Contractor Guide. I understand that I am engaged as an **independent contractor**, not an employee of Back Office Staffing Solutions, LLC or its client, and that this guide is general information only. It does not create an employment relationship, a contract, or an offer of employment.

I understand that my engagement is governed by my written agreement; that I am responsible for my own taxes, insurance, and benefits; and that no income or employment taxes are withheld from my payments. I agree to conduct myself professionally and to protect confidential information.

CONTRACTOR / BUSINESS NAME

SIGNATURE

DATE

GOOD TO KNOW

Signing electronically? That counts. No paper needed.

THANK YOU FOR WORKING WITH BOSS

You run your business.
We handle the back office.

Back Office Staffing Solutions

boss.

855-508-BOSS (2677) · support@backofficenow.com · BackOfficeNow.com