



Life/Health/Benefits Programs

Group Health Insurance

- Traditional managed care plans
- Self-funded and partially self-funded
- New consumer driven plans offering potentially large savings to employers

Group Dental

- Orthodontic benefits available
- Employer paid plans or pure voluntary plans
- Group benefits with a minimum of 2 enrollees

Long and Short-term Disability

- Protect your income from illness or accident
- Flexible plan designs
- Both employer funded and employee funded programs available
- Ability to be selective in covering your employees

Group Life Insurance

- Guaranteed issue (limits determined by case)
- Basic life insurance and Accidental Death and Dismemberment
- Supplemental coverage available to employees and dependents at group rates
- Portability

Group Long-Term Care Insurance

- Discounted rates
- Minimal medical underwriting
- Protects your assets from the costs of a long-term illness
- Portability
- Employers may be selective in choosing whom to cover with Group Long-Term Care benefits
- Tax advantaged product

Life/Health/Benefits Programs – Page 2

Retirement Plans

- Profit sharing
- 401K
- Simple IRAs
- Defined benefit pension plans
- ESOPS

Employee Paid Group Benefits

- Designed to offer a menu of benefits for hourly/part-time employees
- Mini-medical, life, hospital indemnity, disability coverage and catastrophic illness coverage

Executive Benefits

Key Person Life Insurance

- Protect your business' bottom line from the death of a top manager or officer

Funding Buy-Sell Agreements

- Make sure the capital is there when you need it to cover the costs of buying out a disabled or deceased shareholder's or partner's interest

Supplemental Executive Retirement Plans (SERP)

- Selectively reward key employees
- SERPs may be used to enhance qualified plan benefits or may serve as an alternative
- Extreme flexibility in design