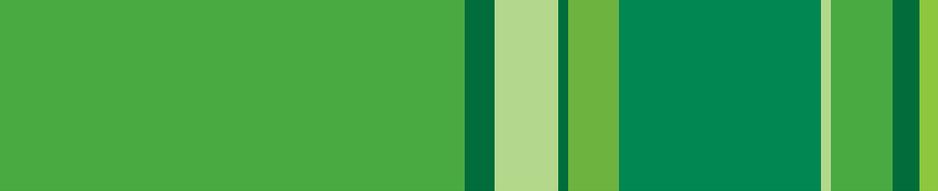
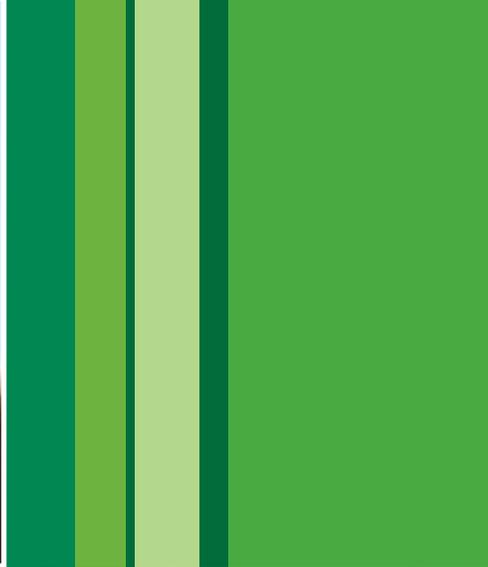




Collaborate. Innovate. **Elevate.**





In today's corporate world, business and HR managers at companies of all sizes are being asked to do more when it comes to employee benefits —

- **To provide benefits plans that promote retention by keeping current employees happy.**
- **To offer more robust benefits to attract prospective employees.**
- **To stay ahead of changing regulatory and compliance issues.**
- **To provide greater support on the day-to-day management of employee benefits plans.**
- **To find ways to save the company money — containing costs without cutting benefits.**

To remain competitive, business and HR managers must find a way to create benefits programs that help create greater value for employees and employers alike — now, and into the future.



The good news?

With Benefits Partners by your side, you can work to do just that.

Why Benefits Partners?

We do more than help companies get by. We elevate them through the power of collaboration and innovation.

A division of NFP (NYSE: NFP), Benefits Partners is a national corporate benefits organization of more than 175 offices across the country — bringing together leading-edge thinking, preferred carrier relationships, best-of-breed products, advanced benchmarking and analysis tools, and comprehensive decision and implementation support services that keep companies ahead of the curve.

With more than 2,000 benefits professionals, representing over 40,000 corporate clients of all sizes throughout every industry, we have the experience and expertise to make the difference in your business. At Benefits Partners, we provide you with access to greater solutions, greater insight and greater support — so you can be faster, control costs, work smarter, offer more and make the benefits decisions that best fit the unique needs of your continually evolving workforce.

About NFP

NFP's benefits, insurance and wealth management businesses provide a full range of advisory and brokerage services to companies and individuals, helping them preserve their assets and prosper over the long term. Our advisors partner with clients to offer objective, comprehensive solutions, backed by NFP's national scale and resources.

NFP is a leader in the delivery of benefits solutions for companies of all sizes, with a focus on the middle market and on the delivery of life insurance and wealth transfer solutions to high net worth individuals. Our leading, independent broker/dealer offers a full range of options from the nation's top investment companies.

Collaborate.

How do you offer your employees comprehensive benefits products and contain costs at the same time? With the help of Benefits Partners, you can strive to make this a reality.

At Benefits Partners, we collaborate with the best in the business so we can offer innovative health and retirement solutions that meet your current workforce needs and proactively address your needs for the future.

Leveraging the strength of Benefits Partners' preferred relationships with some of the leading carriers in the industry, we can offer your company greater benefits programs that help give you a greater competitive advantage when it comes to attracting and retaining top talent. And, with the strength and scale of our vast network, we're able to provide you with preferred service levels.

Collaboration means we can give you more robust benefits solutions so you can do more to create greater value for your employees and your company's bottom line.





At Benefits Partners, collaboration is more than a value-add — it is our value. We collaborate more so you can do more with your benefits solutions, helping create greater value for your employees and your company alike.

Our benefits offerings include:

Health Solutions

- Group Medical
- Voluntary Benefits
- Disability
- Wellness Programs
- Long-term Care (LTC)
- Limited Medical
- Group Ancillary (including dental and vision)
- Consumer Driven Health Plans (HSAs/HRAs)
- Flexible Spending Accounts (FSAs)
- Pharmacy Benefit Management
- Stop Loss
- Employee Assistance Programs (EAPs)
- Third Party Administrators (TPAs)

Retirement Solutions

- 401(k)
- 403(b)
- Defined Benefit Plan
- Savings Incentive Plan
- Executive Life Carve-out
- SERPS
- Profit Sharing
- SEP, SIMPLE, Solo(k)
- 409A Deferred Compensation
- Executive Bonus Plan

Innovate.

You have business objectives you need to meet — specifically around cost containment and employee recruitment and retention. You need innovation. You need Benefits Partners.

Benefits Partners offers the intelligence, insight and information that only organizations of this size and scale can. With leading-edge thinking and decision support tools — such as customized benchmark reports, medical claims analytics and more — we can help you create and implement strategic benefits solutions that are designed to meet the unique needs of your business. So you can make the appropriate benefit investment decisions for your company — decisions that will be beneficial for your business and its employees today, tomorrow and beyond.

Don't work harder, just work smarter. Partner with a firm that doesn't rely on standard solutions, but creates new solutions that will work best for your business.





Innovation means creating powerful and insightful benefits solutions — solutions that help solve the problems businesses face today, and take a proactive approach to the challenges they may face in the future.

Our proprietary decision support tools:

Customized benchmark reports:

Comparative reports matching detailed benefit program information with national normative data sources

Medical claims analytics:

Helps you manage health care costs by developing strategies and plan design based on employees' claim history

Product and service evaluation:

Comprehensive due diligence across a complete suite of carriers that ensures you have the information to make the best plan decisions

Fiduciary guidance:

Helps companies understand their fiduciary responsibility and mitigate risk

Investment due diligence:

Provides independent objective investment analysis to help you develop a prudent process for retirement investment options

Employee benefits survey:

Measures employees' attitudes, perceptions and understanding of benefit packages — information that can be used to enhance plan design and communication

Elevate.

The faster you can adapt to change, the greater your ability to maximize the opportunities that come your way. But if you're bogged down by complex and inefficient benefits administration responsibilities, you may never rise above the curve.

Benefits Partners provides the most sophisticated tools and technology to elevate you above the day-to-day challenges so that you can work at the speed business demands. With decision, implementation and ongoing support capabilities that include employee communication and enrollment, consulting services, compliance and regulatory support, and more — we act as an extension of your HR department, giving you everything you need to administer comprehensive benefits efficiently and effectively.

Slow and steady wins the race? Not in the world of business. Let us provide you with the greater decision and execution support you need, so you and your employees can get back to business.





Elevation means having the tools you need to work faster, responding more quickly to the needs of your employees, your business and the ever-evolving market — everyday tasks no longer hold you down.

Our administrative support services go far beyond those of other firms:

Employee communications: Interactive employee decision-making tools; access to benefit plan content, unbiased physician-reviewed health content and company's HR content; and a secure personal health records portal

Benefits and HR administration: Self-service online enrollment, integrated employee information management, payroll administration, carrier/vendor electronic data interfaces, dedicated call center, and fulfillment services

HR consulting services: Specialized legal support, organizational development, supervisor and employee training, turnover analysis and retention planning, and more

Compliance and regulatory support: Dedicated compliance team with industry attorneys, and preferred access to service vendors and resources for COBRA, ERISA, HIPAA, etc.

Knowledge sharing: Information resources, including newsletters, annual corporate benefits brief, industry white papers and legislative updates, to keep you current

Wellness programs: Health education and information, lifestyle coaching and management — actively engaging employees to create a high-performance, less costly workforce

International benefits: Advice and consulting in all major benefit service areas, and greater global consistency in management of benefit policies and objectives

Employee communications

Benefits and HR administration

HR consulting services

Compliance and regulatory support

Knowledge sharing

Wellness programs

International benefits



Collaborate. Innovate. Elevate. Three small words that lead to big results.

They're what Benefits Partners stands for. They're what we offer. They're how we provide businesses the solutions they need to do more in a time when anything less is just not an option.

More knowledge, more resources and more support. That means more choices, more customization and benefits plans that offer more.

Collaborate. Innovate. Elevate. They're more than just words to us.

They're the reasons why Benefits Partners is empowered to provide the benefits solutions, insight and support that help our customers create greater value for their businesses.

They're why our customers have the option to not only do more — but to be more.



AllianceBenefits





AllianceBenefits

Contact Us

Info@AllianceBenefits.com

410-974-9040 * 410-792-0706

Fax: 301-760-4384

www.AllianceBenefits.com