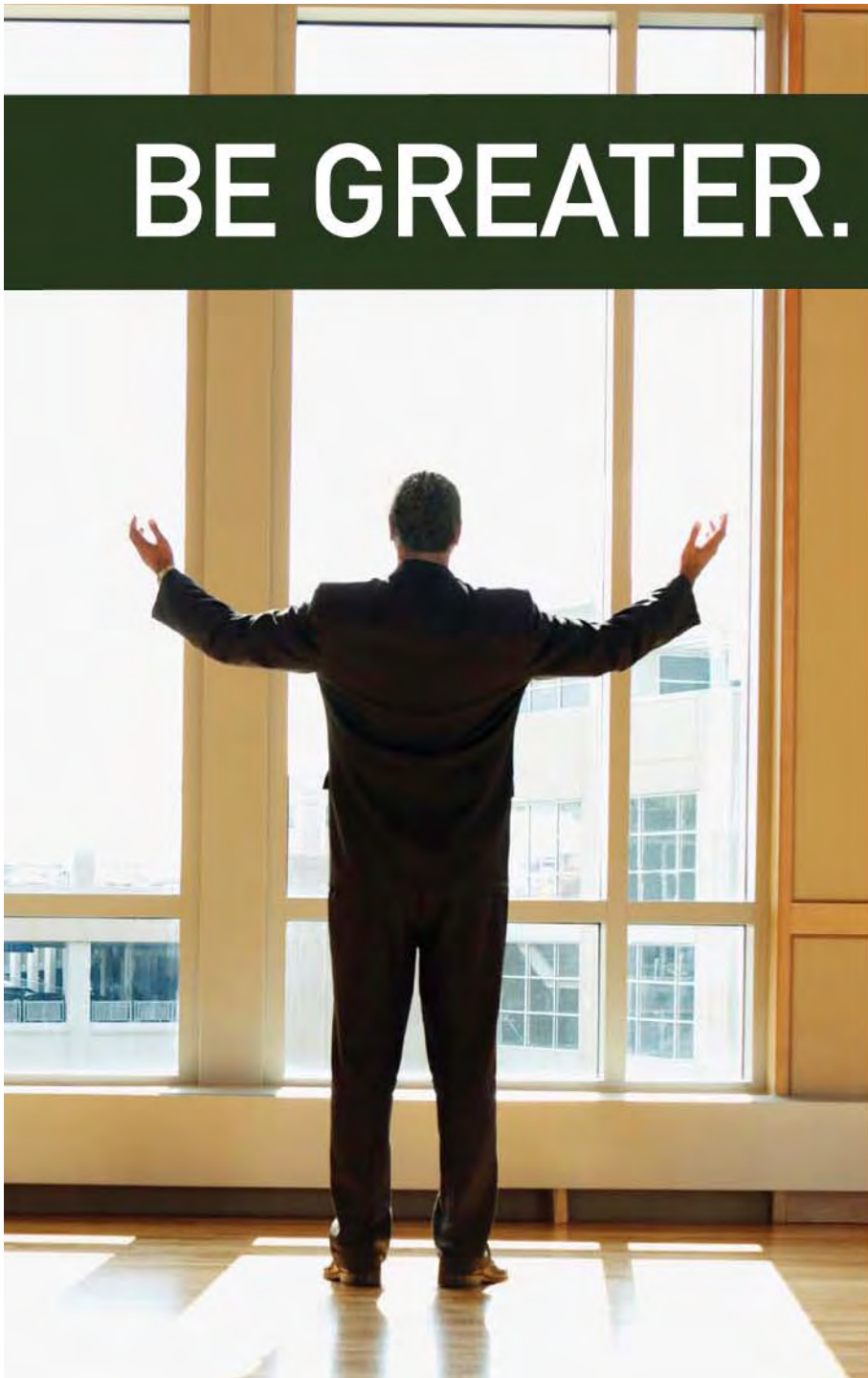


BE GREATER.



Health Care, Compensation & Retirement Advisors

Our Value Proposition

Info@ABC-Health.com

410-792-0706 * 443-822-4200

BE GREATER.



Are you being asked to do more?

- To keep up with changing **regulatory and compliance** issues?
- To provide more support on **day-to-day administration** of benefit plans?
- To **contain costs without cutting** benefits?

Alliance Benefits provides the solutions, insight and support you need to be greater.

NFP BENEFITS PARTNERS HELPS GIVE COMPANIES THE POWER TO BE GREATER.

- » A division of National Financial Partners Corp.
(NYSE: NFP)
- » Organization of more than 165 offices across
the country
- » More than 1,500 benefits professionals, representing
over 30,000 corporate clients
- » Largest seller of life insurance products in the world

We bring together leading-edge thinking, preferred carrier relationships, best-of-breed products, advanced benchmarking and analysis tools, and comprehensive decision and implementation support services to meet the needs of your continually evolving workforce.



CORPORATE BENEFIT SOLUTIONS

NFP Benefits Partners' robust benefits solutions help provide greater value for your company, its employees and their families – now and into the future.

WE OFFER COMPREHENSIVE HEALTH AND RETIREMENT SOLUTIONS:

HEALTH SOLUTIONS:

- » Group Medical
- » Voluntary Benefits
- » Life/AD&D & Disability Plans
- » 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 (PBM)
- » Reinsurance & 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

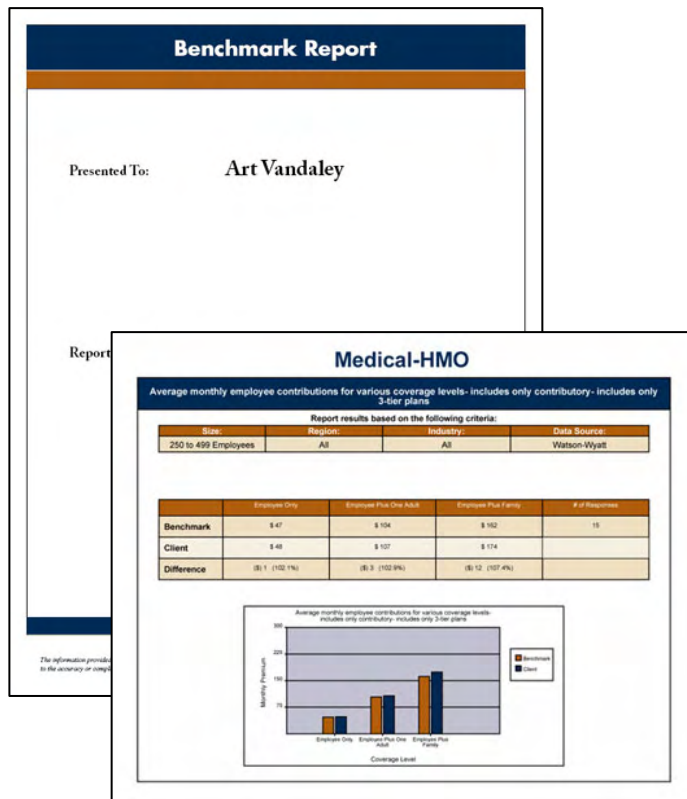
THESE OFFERINGS, AND OUR PREFERRED RELATIONSHIPS WITH SOME OF THE LEADING CARRIERS IN THE INDUSTRY, GIVE YOU:

- » **Access** to complete benefits solutions
- » **Preferred service** levels
- » Offerings that address **current and future** needs
- » A greater **competitive advantage** when attracting and retaining talent

DECISION SUPPORT

AllianceBenefits provides greater insight, with numerous decision support tools that ensure benefit solutions meet business objectives – specifically around cost, recruitment and retention – and give business leader the most relevant information to make the appropriate decisions regarding benefits investments.

CUSTOMIZED BENCHMARK REPORTS



Comparative reports matching detailed benefit program information with national normative data sources: Watson Wyatt, Hay Group and Kaiser Foundation.

- » Industry
- » Size
- » Region
- » Plan design specifications
- » Contribution levels

EMPLOYEE BENEFITS SURVEY

Health Benefits
This category contains questions regarding benefits such as medical, dental, and vision.

* My employer cares about the overall health and well-being of employees.
Strongly Disagree Disagree Neutral Agree Strongly Agree

* Which of the following rank as the most important benefit?
Medical Dental Vision Prescription Disability Long Term Care

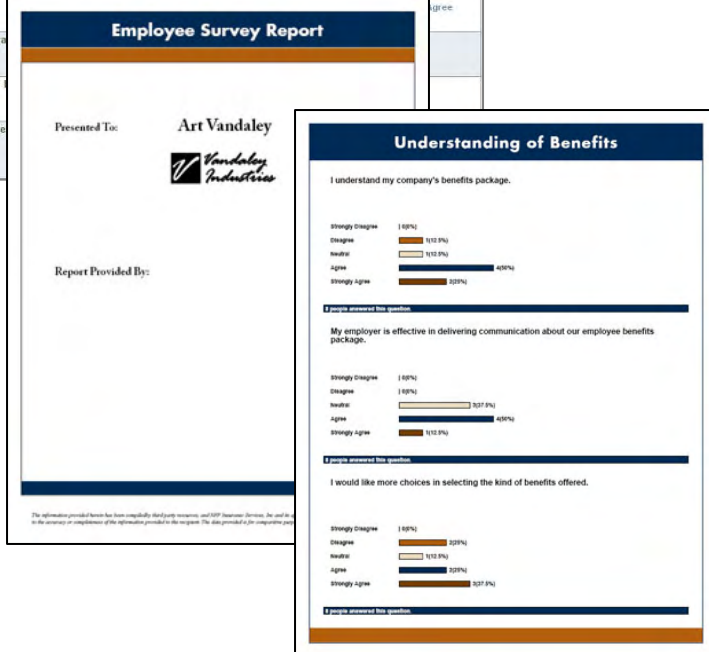
* Overall, I am satisfied with the health benefits offered by my employer.
Strongly Disagree Disagree Neutral Agree Strongly Agree

* My employer seeks to find the most effective ways to continue to offer health benefits to employees despite rising costs.
Strongly Disagree Disagree Neutral Agree Strongly Agree

* I feel that the coverage is adequate.
Strongly Disagree Disagree Neutral Agree Strongly Agree

* I am aware that we have a health benefits plan.
Strongly Disagree Disagree Neutral Agree Strongly Agree

* If you feel any of the above, how do you feel about the plan pay?
Strongly Disagree Disagree Neutral Agree Strongly Agree



Designed to measure employee attitudes, perceptions and understanding of your company's benefits package.

- » Customizable questions and answers
- » Web and paper-based
- » Confidential and anonymous
- » Minimal time and effort required by the HR department

PRODUCT & SERVICE EVALUATION

The screenshot displays three overlapping windows from an insurance evaluation tool:

- Universal Life Comparison Pricing Information:** A table comparing two policies.

Payment Description	ABC Term Plan Quote	XYZ Universal Variable Individual Universal Life
\$10 per week, non-accumulator		
Death Benefit - Age 25	\$80,979.00	\$96,353.00
Cost CV at age 65 - Age 25	\$11,269.00	\$14,404.00
Death Benefit - Age 35	\$65,607.00	\$67,700.00
Cost CV at age 65 - Age 35	\$6,703.00	\$9,257.00
Death Benefit - Age 45	\$33,204.00	\$37,703.00
Cost CV at age 65 - Age 45	\$4,120.00	\$5,913.00
Death Benefit - Age 55	\$19,081.00	\$20,580.00
Cost CV at age 65 - Age 55	\$1,287.00	\$2,076.00
- IDI Buy-Out:** A section titled "Types of Buy-Out Arrangements" listing options like Cross Purchase, Truncated Cross Purchase, and Withdrawal. It includes a "Comparison of Buy-Out Purchase Arrangements" table.

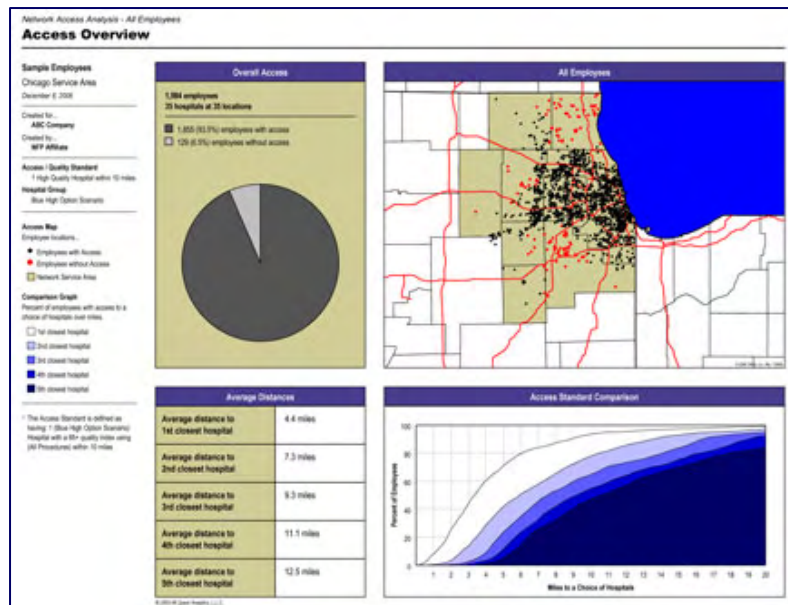
	BUYER PURCHASES OR CROSS PURCHASES	CROSS PURCHASES	TRUNCATED CROSS PURCHASES
Public Officer	Business	Individual Business Owners	Trust or Trustee
Insured	Business Owners	Business Owners	Business Owners
Number of Policies	1 per insured	Depends on # of Owners/Trustees/Partners and # of Owners or # of Partners	1 per insured
Cost Payee	Business	Remaining Business Owners	Trust or Trustee
Maximum Policy	Business	Business Owners	Not limited by Business Owners
- VitalTLC Long term care insurance comparison system:** A detailed comparison form for "Allianz Life Insurance Company" and "GE Capital Assurance Classic Select Individual". It includes fields for Name, Premium, Birthdate, State, Max Daily Benefit, Payment Mode, Tax-Qualified status, and various policy options like Home Care, Benefit Period, and Elimination Period.

Access to the entire universe of product manufacturers allows us to identify the best solutions for our clients through comprehensive due diligence.

Our evaluation tools provide:

- » Detailed qualitative and quantitative plan design comparisons
- » Manufacturer overviews
- » Financial ratings analysis

HEALTHCARE NETWORK ANALYTICS



Meets the changing demands of the healthcare selection and plan design process with a comprehensive software solution that:

- » Provides a quality and access comparison of various health plans
- » Merges access and quality analysis results to represent “true cost” of healthcare services
- » Compares plans in your geographical region/market

FIDUCIARY GUIDANCE

Fiduciary Checklist Plan Document and Procedures	
Questions	Explanation/Examples
1 Are the terms of the plan set forth in a written document?	ERISA requires a written plan document. ERISA § 402(a)(1). Note: To be a qualified plan, the terms of the plan must be written. See Treas. Reg. § 1.401-1(a)(2).
2 Does the plan identify the fiduciary(s) with authority over operation and administration of the plan (or a procedure for appointing a named fiduciary)?	The plan document should identify the plan's fiduciaries, including a "plan administrator" and a fiduciary responsible for investment matters. There may be one person or an entity, such as a committee. ERISA § 402(a)(1). If a committee of trustees is appointed by the plan for a procedure in the plan,
3 Does the plan document identify the fiduciary(s) with authority over operation and administration of the plan (or a procedure for appointing a named fiduciary)?	
Fiduciary Checklist Participant Directed Retirement Plans	
Questions	Explanation/Examples
54 To the extent the plan permits employees to defer a portion of their pay into the plan, are the deferrals being deposited to the trust as soon as possible after each payday?	ERISA regulations require that deferrals be deposited as soon as they may be reasonably segregated from the general assets of the employer, which in many cases, would be within a few days after payday. 29 C.F.R. § 2510.3-102(a).
55 Does the plan have a "default" investment alternative?	ERISA section 404(c)(5) provides specific notice requirements for default investment alternatives, and requires DOL to issue regulations. Note: we expect final regulations to be issued shortly.
56 Does the plan intend to comply with ERISA section 404(c)?	ERISA section 404(c) provides protection to plan fiduciaries for investment decisions made by participants if the plan complies with disclosure and other requirements in regulations covered by the DOL. These requirements include certain disclosures that must be made automatically to participants, while others need only be made upon request by a participant. Items 56 through 64, below describe the "safe harbor" disclosure. We expect changes in the section 404(c) requirements within the next few years.
57 Have you informed participants that the plan intends to comply with 404(c)?	This is required by the DOL regulations under ERISA § 404(c) in order to obtain the protection of that section. See 29 C.F.R. 2550.404c-1.
58 Have you informed the participants that plan fiduciaries will be relieved of liability for losses based on participant investment instructions?	This is required by the DOL regulations under ERISA § 404(c) in order to obtain the protection of that section. See 29 C.F.R. 2550.404c-1.
59 Do participants receive a description of each designated investment alternative available under the plan, including the investment objectives and risk and return characteristics of each designated investment alternative, together with information regarding the type and diversification of assets in the portfolio?	This is required by the DOL regulations under ERISA § 404(c) in order to obtain the protection of that section. See 29 C.F.R. 2550.404c-1.
60 Do participants know the identity of any designated investment managers under the plan?	This is required by the DOL regulations under ERISA § 404(c) in order to obtain the protection of that section. See 29 C.F.R. 2550.404c-1.
61 Have you identified to the participants the person who is responsible for seeing that their investment instructions are followed?	This is required by the DOL regulations under ERISA § 404(c) in order to obtain the protection of that section. See 29 C.F.R. 2550.404c-1.

Helps plan sponsors understand their fiduciary responsibility and develop a process to mitigate risk by:

- » Supporting all plan fiduciaries to meet fiduciary obligations and responsibilities
- » Reducing fiduciary exposure by developing a formal process

INVESTMENT DUE DILIGENCE



This proprietary investment reporting tool features a turnkey, CFA-led process, enabling you to receive institutional-quality due diligence.

- » 30+ vendors and products
- » Proprietary ScorecardSM fund ranking system
- » CFA-led team completes the analysis
- » Proprietary GVA product database
- » And more features and reporting capabilities

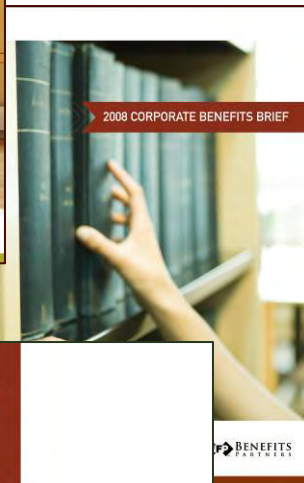


SIGNATURE SERVICES



AllianceBenefits provides greater decision making and execution support, helping give HR managers everything they need to administer comprehensive benefits efficiently and effectively, and serving as an extension of your HR department.

SPECIALIZED PUBLICATIONS




As a business or HR manager, you're being asked to do more when it comes to employee benefits – to offer more robust benefits to keep current employees happy and attract prospective employees, to provide greater support on the day-to-day management of your benefits plans, and to create more winning benefit programs. Essentially, you need creative benefits programs that create greater value for your employees and employees alike – now, and into the future.

The good news? With a member firm of NFP Benefits Partners by your side, you can do just that.

NFP Benefits Partners is a national corporate benefits producer group that empowers companies to be greater. As a member firm, backed by the strength of the NFP Benefits Partners network, we are able to provide HR and business leaders 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 workforce.

BE GREATER.

Be greater with XYZ Firm. Contact John Smith today at jsmith@xyzfirm.com or 800.000.0000.



Various information resources designed to keep you current on industry developments and opportunities.

- » Newsletters
- » Annual Corporate Benefits Brief
- » Industry white papers
- » Legislative updates
- » Client Brochures
- » Postcards

PREFERRED CARRIER RELATIONSHIPS



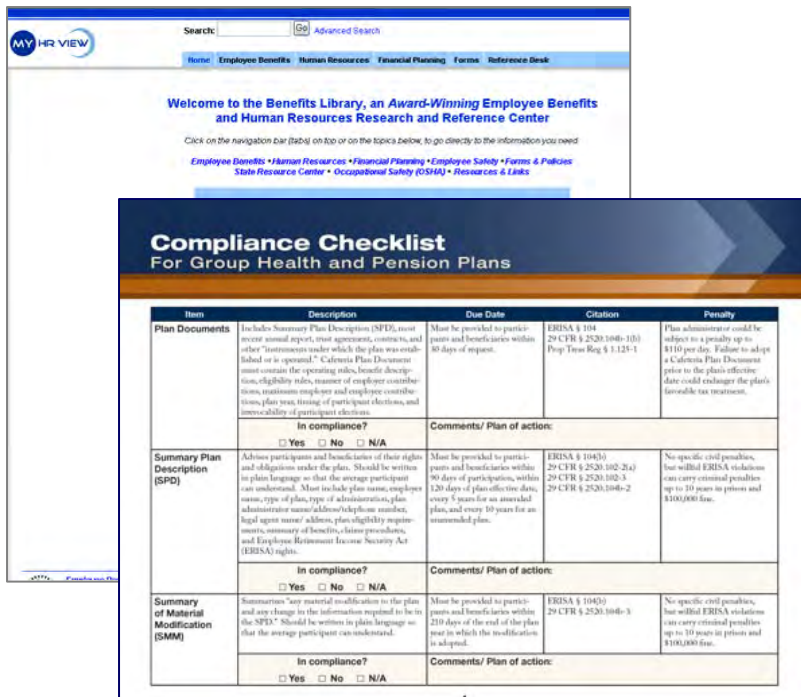
National carrier relationships place our clients in preferred positions.

- » 150,000+ medical members
- » \$500M non-medical premium
- » \$10B assets under management

Each carrier partner has a national dedicated resource unit that includes decision makers affecting:

- » Underwriting
- » Client service
- » Claims resolution

COMPLIANCE AND REGULATORY SUPPORT



The screenshot displays the MY HR VIEW website interface. At the top, there is a search bar and navigation tabs for Home, Employee Benefits, Human Resources, Financial Planning, Forms, and Reference Desk. Below the navigation, a welcome message reads: "Welcome to the Benefits Library, an Award-Winning Employee Benefits and Human Resources Research and Reference Center." A navigation bar below that lists various topics: Employee Benefits, Human Resources, Financial Planning, Employee Safety, Forms & Policies, State Resource Center, Occupational Safety (OSHA), Resources & Links.

The main content area features a "Compliance Checklist For Group Health and Pension Plans" table. The table has five columns: Item, Description, Due Date, Citation, and Penalty. It lists three items: Plan Documents, Summary Plan Description (SPD), and Summary of Material Modification (SMM).

Item	Description	Due Date	Citation	Penalty
Plan Documents	Includes Summary Plan Description (SPD), most recent annual report, trust agreement, contracts, and other "instruments under which the plan was established or is operated." California Plan Documents must contain the operating rules, benefit description, eligibility rules, manner of employer contributions, maximum employer and employee contributions, plan year, timing of participant elections, and reversibility of participant elections.	Must be provided to participants and beneficiaries within 90 days of request.	ERISA § 104 29 CFR § 2520.104b-10 Prop. Trans Reg § 1.123-1	Plan administrator could be subject to a penalty up to \$100 per day. Failure to adopt a California Plan Document prior to the plan's effective date could endanger the plan's favorable tax treatment.
Summary Plan Description (SPD)	Advises participants and beneficiaries of their rights and obligations under the plan. Should be written in plain language so that the average participant can understand. Must include plan name, employee name, type of plan, type of administration, plan administrator name/address/telephone number, legal agent name/address, plan-eligibility requirements, summary of benefits, claim procedures, and Employee Retirement Income Security Act (ERISA) rights.	Must be provided to participants and beneficiaries within 90 days of participation, within 120 days of plan effective date, every 5 years for an amended plan, and every 10 years for an unamended plan.	ERISA § 104(3) 29 CFR § 2520.102-2(a) 29 CFR § 2520.102-3 29 CFR § 2520.104b-2	No specific civil penalties, but willful ERISA violations can carry criminal penalties up to 10 years in prison and \$100,000 fine.
Summary of Material Modification (SMM)	Summarizes "any material modification to the plan and any change to the information required to be in the SPD." Should be written in plain language so that the average participant can understand.	Must be provided to participants and beneficiaries within 210 days of the end of the plan year in which the modification is adopted.	ERISA § 104(3) 29 CFR § 2520.104b-3	No specific civil penalties, but willful ERISA violations can carry criminal penalties up to 10 years in prison and \$100,000 fine.

Provides you with a platform of professional compliance support including:

- » Dedicated compliance team including **industry attorneys**
- » Preferred access to service vendors and resources for **ARRA, COBRA, FSA/HSA/HRA, HIPAA, FMLA, ERISA, and others**
- » **Comprehensive tools and resources, including a Compliance Checklist**

WELLNESS PROGRAMS

Programs For Any Budget

WHERE TO START?

Businesses Go Through "The Stages of Change," too

- PreContemplation, Contemplation, Preparation, Action
- You don't have to take the whole trip in one step
 - What is the Budget?
 - Screening Costs Can Be Paid Through S...

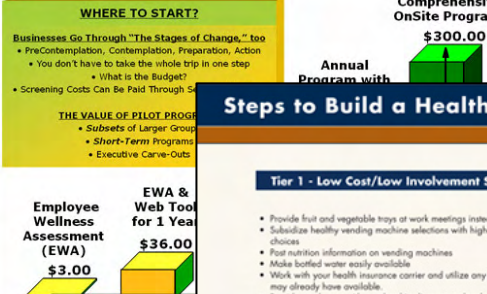
THE VALUE OF PILOT PROGRAMS

- Subsets of Larger Group
- Short-Term Programs
- Executive Carve-Outs

Annual Program with

Comprehensive OnSite Program

\$300.00



Employee Wellness Assessment (EWA) **\$3.00**

EWA & Web Tool for 1 Year **\$36.00**

Steps to Build a Healthy Workplace

Tier 1 - Low Cost/Low Involvement Steps

- Provide fruit and vegetable trays at work meetings instead of donuts or pastries.
- Subsidize healthy vending machine selections with higher cost on unhealthy choices.
- Post nutrition information on vending machines
- Make bottled water easily available
- Work with your health insurance carrier and utilize any wellness programs they may already have available.
- Provide employees with membership discounts to local gyms

Tier 2 - Medium Cost/Medium Involvement Steps

- Hold weekly Weight Watchers at Work meetings
- Send employees a monthly wellness newsletter or health observance calendar with daily health tips
- Hold on-site aerobics or yoga classes
- Conduct monthly wellness challenges to encourage adoption of one new healthy habit each month
- Make healthy options plentiful in the employee cafeteria
- Work with local hospital systems to provide health education seminars
- Provide a smoking cessation program.
- Provide access to online health education resources.

Tier 3 - Highest Cost/Highest Involvement Steps

- Offer incentives to employees to take a Health Risk Assessment
- Provide disease management programs to address needs of employees with chronic conditions
- Hold an annual health fair with one-time biometric screenings
- Implement a comprehensive wellness program with a service partner who can provide annual screenings and personalized health coaching throughout the year
- Hire a full-time wellness coordinator
- Develop an on-site fitness facility
- Create an on-site medical clinic and / or pharmacy to encourage preventive care and control medical costs

A wellness program may be a way to help contain rising healthcare costs.

Requires:

- » Senior management buy-in
- » Actively engaging employees

Provides for:

- » Creating a high-performance, less costly workforce
- » Lifestyle coaching and management
- » Health education and information

EMPLOYEE COMMUNICATIONS

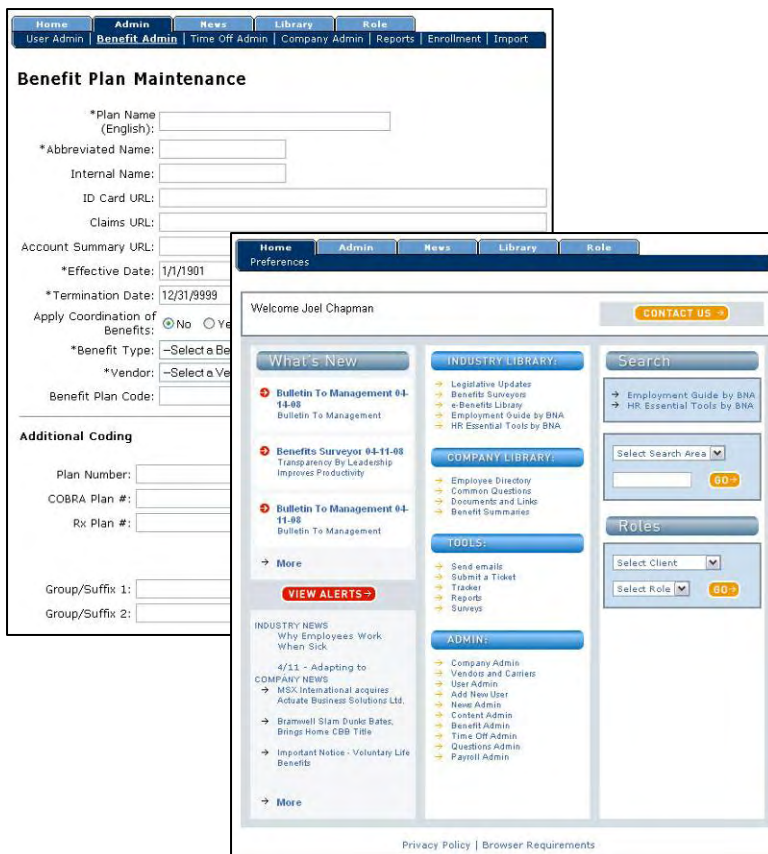


The screenshot displays the AllianceBenefits employee communications portal. At the top, there is a navigation bar with links for Home, Benefits, Human Resources, Health & Wellness, and My Info. The main content area includes a 'Welcome Service Client' message, a 'I'm Here To...' section with links for 'Get A Firm', 'Check My Accounts', 'Report A Life Event', 'Make A Benefits Decision', 'Review A Health Topic', 'Find A Doctor', 'Review Plan Costs', and 'Watch Videos About My Benefits'. Below this is a 'Health & Wellness Center' section with a search bar and a list of health topics: 'Research a Disease, Condition or Treatment', 'Assess My Health', and 'Live a Healthy Lifestyle'. The 'Assess My Health' section includes links for 'Health Risk Assessments', 'DecisionAssist Tools', 'Health Calculators', 'My Checkups', and 'Symptoms A-Z'. The 'Live a Healthy Lifestyle' section includes links for 'Get Fit', 'Lose Weight', 'Pregnancy Wellness', 'Nutrition A-Z', and 'Supplements A-Z'. There are also sections for 'Webzine', 'Podcasts', and 'Personal Health Record'.

Delivers multiple solutions to meet the specific needs of each client.

- » Online employee communications portal
- » Personalized benefit statements
- » 4 Information Centers
 - Health and Wellness
 - Benefits
 - Human Resources
 - Personal Data

BENEFITS & HR ADMINISTRATION



The screenshot displays two overlapping windows from the AllianceBenefits web application. The top window is titled 'Benefit Plan Maintenance' and contains several form fields for plan configuration, including 'Plan Name (English)', 'Abbreviated Name', 'Internal Name', 'ID Card URL', 'Claims URL', 'Account Summary URL', 'Effective Date' (set to 1/1/1901), 'Termination Date' (set to 12/31/9999), 'Apply Coordination of Benefits' (radio buttons for No and Yes), 'Benefit Type', 'Vendor', and 'Benefit Plan Code'. Below these are 'Additional Coding' fields for 'Plan Number', 'COBRA Plan #', 'Rx Plan #', 'Group/Suffix 1', and 'Group/Suffix 2'. The bottom window is titled 'Home Preferences' and shows a dashboard for user 'Joel Chapman'. It includes a 'What's New' section with bulletins, 'INDUSTRY LIBRARY', 'COMPANY LIBRARY', 'TOOLS', and 'ADMIN' sections, each with a list of links to various resources and administrative functions. A search bar and a 'Roles' section with dropdown menus are also visible.

Internet-based benefits and human resources solution for administering benefits and human resource functions on behalf of your employees.

- » Employee Self-Service
- » HR Administered, Online Benefits Enrollment
- » Consolidated Billing/Invoicing
- » HR Administration Capabilities including: Leave, Onboarding, COBRA, Flexible Spending, and Employee Performance Appraisal

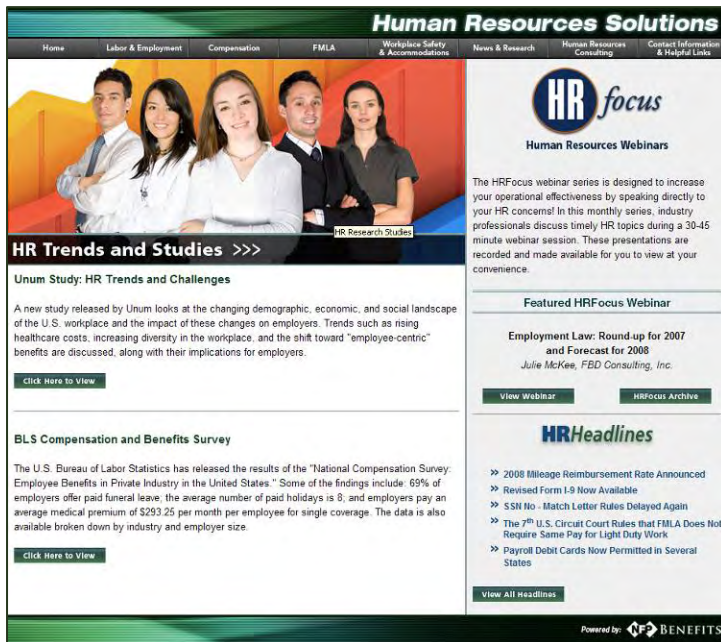
INTERNATIONAL BENEFITS



Whether your company is a large multinational or has only one international location, we can provide expertise and experience in the area of international benefits consultation.

- » Advice and consulting in all of the major benefit service areas
- » Greater global consistency in management of company benefit policies and objectives
- » Assistance with expatriates, inpatriates, and traveling executives

HR CONSULTING AND LEGAL SERVICES



The screenshot shows the 'Human Resources Solutions' website. The navigation bar includes links for Home, Labor & Employment, Compensation, FMLA, Workplace Safety & Accommodations, News & Research, Human Resources Consulting, and Contact Information & Helpful Links. The main content area features a 'HR focus' section with 'Human Resources Webinars'. A featured webinar is titled 'Employment Law: Round up for 2007 and Forecast for 2008' by Julie McKee, FBD Consulting, Inc. Below this is an 'HRHeadlines' section with several news items, including '2008 Mileage Reimbursement Rate Announced' and 'Revised Form I-9 Now Available'. The website is powered by NFP BENEFITS PARTNERS.

Provides a valuable resource to support and enhance your current internal HR efforts.

- » Specialized legal support
- » Organizational development
- » Supervisor and employee training
- » Turnover analysis and retention planning
- » Compensation program assistance
- » Policies and procedures development
- » HR information Webinar series and website

CLIENT RELATIONSHIPS BUILT ON MUTUAL TRUST

We appreciate the valuable relationship with our clients and never take it for granted. **OUR CODE OF CONDUCT & ETHICS:**

- » We are committed to upholding the highest standards of integrity and honesty in our business.
- » We will strive to fully understand each of our client's business objectives, needs, and concerns.
- » In recommending products and services, we will consider foremost the interest of our clients.
- » We will actively monitor the benefits marketplace for quality and cost effective products, services, and solutions.
- » We will communicate clearly and openly information related to overall strategy, product procurement, implementation, and associated compensation.