

GROUP WHOLE LIFE INSURANCE

A Smart New Benefit for Prevailing Wage Contractors

Which bucket do you fall into?

Government contractors find themselves in an increasingly competitive environment both for winning bids as well as attracting and retaining employees. Becoming an employer of choice requires finding the right balance between cost savings and offering a superior benefit package.

Paying Fringe in Cash



Maximum Payroll Burden
= Higher Bid Costs

Spending Some Fringe



Not Minimizing
Payroll Burden

Spending All Fringe



Want a Smarter
Benefit Plan

No matter which bucket you find yourself in Fringe Assist can help.

Competitive Bidding By Minimizing The Payroll Burden

Properly using fringe dollars to provide bona fide employee benefits helps reduce your payroll burden; resulting in savings that make your organization more competitive when bidding on new jobs.

Annual Saving Example*	Fringe in Cash	Fringe as Benefit
Base Wage	\$20.00	\$20.00
Fringe Paid as Cash	\$8.00	\$0
Total Cash Wage	\$28.00	\$20.00
Fringe Contribution	\$0	\$8.00
Bid Cost Hourly	\$35.00	\$33.00

*Assumes a 25% Payroll Burden



Minimize Payroll Burden + Maximizing Tax Savings = More Competitive Bids

By simply adding this product to your current benefit plan you can minimize the payroll burden, reduce your bid costs and provide a substantial benefit for your employees.

Building A Smarter Benefit Plan

It's More Than Just Minimizing The Payroll Burden

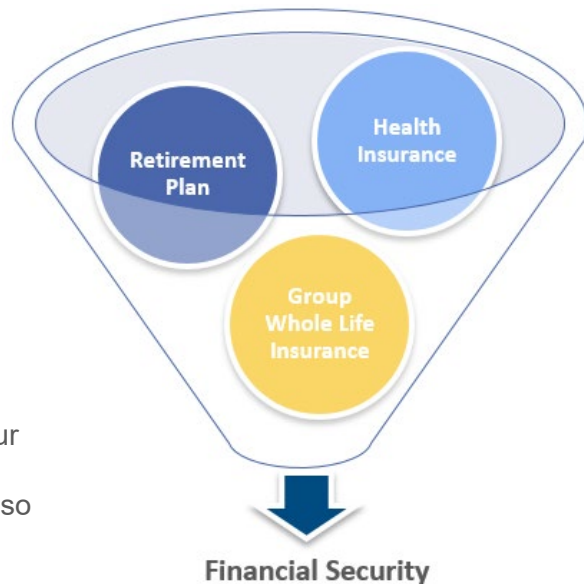
A smart benefit plan allows you to minimize the payroll burden while at the same time enabling you to provide employees financial security they cannot get elsewhere. By providing group whole life you are providing a superior life insurance offering, while giving your employees an attractive option for cash accumulation to meet their retirement goals.

Financial security is important for your employees. It's also critical to your corporate strategy and your company's bottom line.

How is financial security created? Experts believe that financial security is based on three equally important components:

- Retirement Plans
- Health Insurance
- Whole Life Insurance

Together, these elements can achieve financial security for your employees and their families. Your ability to **now provide all three** can be instrumental to attract and retain employees. It also maximizes the profitability of your workforce.



Introducing Group Whole Life

Complete your benefit offering and stand out from competitors. Be the first government contractor in your area to provide Group Whole Life. **It will pay enormous dividends for you and your employees!**

Contractor Benefits:

- New vehicle for fringe dollars - unused or reallocated
- Attract and retain employees by providing a MEANINGFUL benefit not offered by competitors
- Minimize the Payroll Burden = Competitive Bidding
- You Select Premiums: \$0.29 to \$2.60 per hour
- Financially secure employees are more productive



Employee Benefits:

- Avoid the risk and false sense of security associated with being dependent on group term insurance alone
- Guarantee issue regardless of health history = no health exams
- Guaranteed lifetime benefits and premiums
- Cash value and dividends, with easy access
- Portable at the same cost with attractive continuation options

Questions?

The next step typically involves a quick phone call to gather the specifics of your situation, we then follow up with an estimate of annual savings and more detailed product information for your review.