



Better benefits | Better people

Medical

Dental

Short Term Disability

Long Term Disability

Life/AD&D

Vision

Long Term Care

Voluntary Employee Paid Benefits

Retiree Medical & Prescription Drug

Travel Accident

Stop-Loss Coverage

Critical Illness

Executive Life

Universal Life

Pet Insurance

401(k) Plans

Retirement Plans

Consumer Driven Health Plans

Defined Contribution Health Plans

Third Party Administration

Section 125/FSA Administration

Section 105/HRA Administration

COBRA Administration

Human Resource Guidance

Employee Assistance Programs

Wellness Programs

Web-Based Benefit Services

Benefit Communication

Business Succession Plans

Group Legal

Where Everything Is Better



Our clients enjoy:

- better profitability from cost savings
- better productivity from happier employees
- better efficiency from saving decision-maker's time
- better implementation
 of plan details and administration

Better focus

Here's what we do better than anyone else: We find ways to improve the quality of benefits for your employees while holding the line on your costs. That's our favorite challenge.

Better service

You will always work with your own individual manager at Better Business Planning Inc. Your representative knows you, knows your goals, knows how to advise you and manages all aspects of your brokerage relationship.

When you're right, you're right

When clients have a strong benefit program, we tell them so. We establish partnerships for the long term. We never sacrifice an ongoing relationship to grab a few short-term dollars. We work better with clients who care about trust.

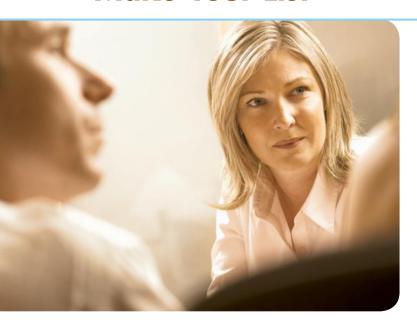
We invite you to engage the services of the people of Better Business Planning Inc.



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CINDY SMETANA, CFO, NOT-FOR-PROFIT CHARITY

Make Your List



Group Insurance

We will find the combination of costs, services and benefits to fit your budget and fulfill employee needs. Finding the best plan of benefits at the most reasonable cost is job one.

Deductible Reimbursement Arrangements

Reduce premium costs with a plan that carries a higher deductible, then deposits the premium savings into an account that reimburses employees for their out-of-pocket costs.

Flexible Spending Accounts (FSAs)

This account allows participants to pay certain medical expenses with tax-free dollars. Both the employer and employee save taxes – a win-win situation for you and your people.

Employee Assistance Program

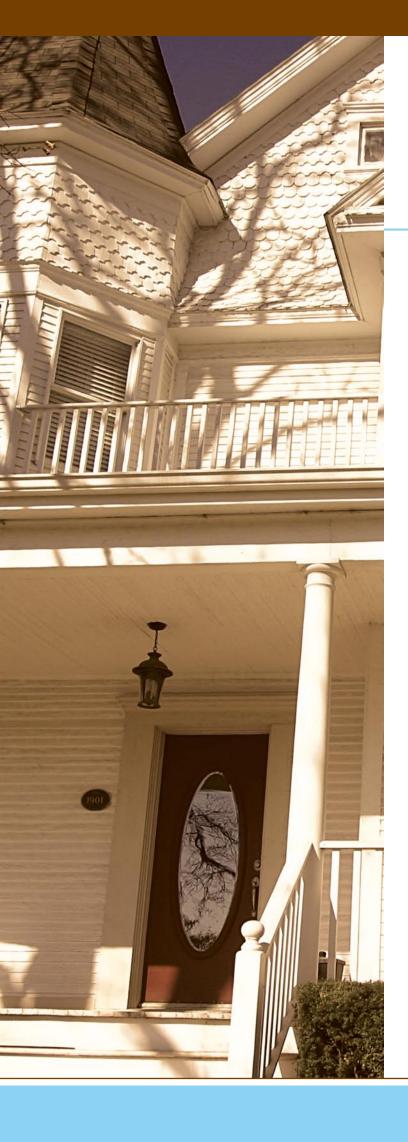
Quick connect with 24-hour call center for your management questions as well as employee access to crisis counseling, referrals to community resources, including attorneys, daycare, concierge services, lifestyle seminars, financial planning and online access to vast library of topics.

Wellness Programs and Risk Management

Your first line of defense! Better Business Planning's educational program motivates your workforce toward a healthy lifestyle that may help prevent medical claims. Includes access to discounts on wellness services.

Human Resource Assistance

We provide our clients a national service to answer any Human Resource questions.



We round out total protection for your company with:

COBRA

Assure compliance with changing regulations, documentation. Arm's-length expert answers for COBRA participants, full participant notification series and all reports add up to your peace of mind.

HIPAA

You have a legal responsibility to provide intricate protections for your employees' privacy regarding medical data and files. We take care of that for you, including secure online storage of information.

Retirement Planning

- 401(k) plans
- Profit sharing plans
- 403(b) tax sheltered annuity plans
- Individual Retirement Accounts (IRA)
- 529 College Savings Plans

Other Insurance and Financial Services

We have network relationships to help our clients in other areas:

- Property and Casualty Insurance
- Worker's Compensation
- Business Succession
- Keyman Insurance

JOSEPH FULLER, CFO, PUBLICLY OWNED COMPUTER SOFTWARE COMPANY

Communication = Happy Employees

Documentation Administration Corporation

A wholly owned subsidiary of Better Business Planning, our Documentation Administration Corporation takes care of everything.

DAC for you

- Health Reimbursement Arrangements
 Administration
- Flexible Spending Account Tracking and Reporting
- Employee Claims Processing
- Plan Documents/Descriptions/Forms
- Educational Tools
- Quarterly Account Analysis
- Annual Education and Enrollment Meetings
- Parking Reimbursement Program

DAC for your employees

- Personalized benefit statements
- Wellness programs
- Web-based, direct access to benefit services
- Direct access to Employee Assistance Program (EAP)
- Individual Flexible Spending Account statements
- COBRA and IL Continuation services
- Employee education meetings

Our communications with your employees work!

- Educate employees
- Improve morale
- Remind them of the scope of their benefits
- Demonstrate the ongoing value of your plan for them



Just for you

- BlastFax Service provides immediate updates
- Monthly benefits e-newsletter
- Monthly 401(k) e-newsletter
- Technology consulting and implementation includes:
 - > secure electronic storage of plan information
 - > custom slideshows
 - > streaming audio/video presentations
 - > secure integration of all services online
 - > secure, single point of access for all plan functions
- One phone call to your account representative answers all your questions
- Customized client Web sites

Housekeeping

Founded at the kitchen table in 1977, we never felt the need to move out, so we're keeping the house.

How it all began

At that kitchen table, we agreed to never lose sight of our goal to find the best possible benefits at the very best prices for our clients. That continues to be our specialty. Benefits. Every day, we remember what we decided then: True success only happens in a one-on-one setting – one handshake at a time. We don't need a glass tower to make our clients happy.

Where it is going

Employee benefits then and now? It's like comparing a hard-boiled egg to a Denver omelet! Our associates have combined experience exceeding 200 years and now serve hundreds of companies – no two alike. Technology has changed the way we implement our service, but not the one-on-one way we care for our clients.

It's all better.



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