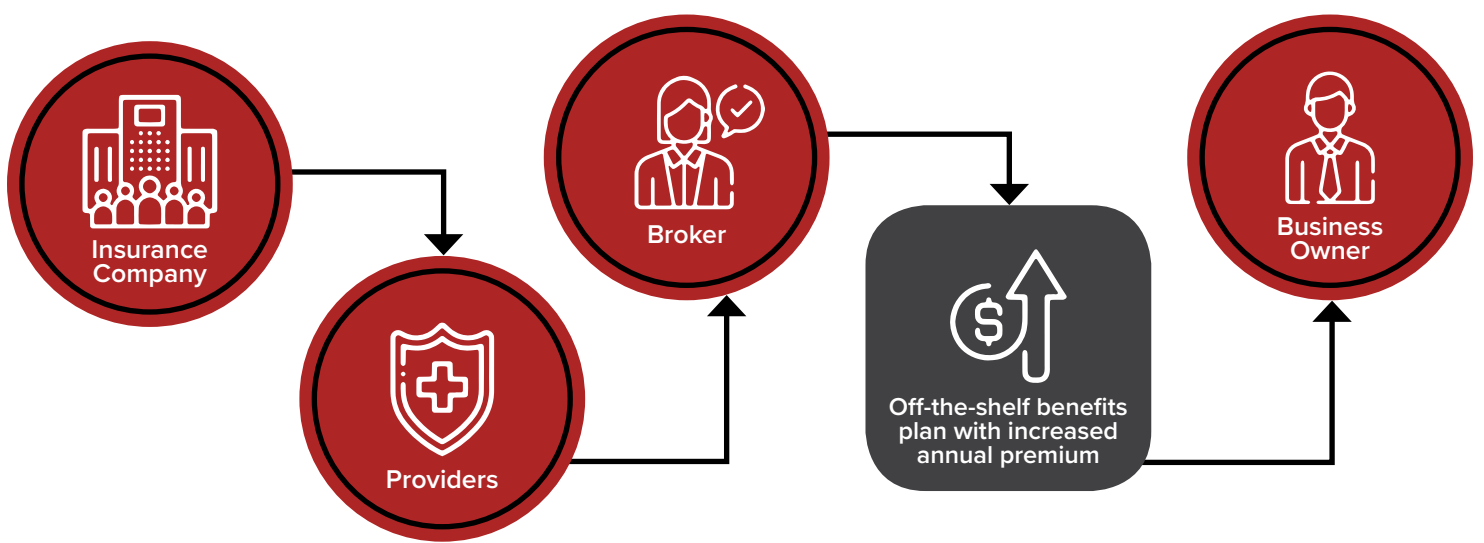


BROKEN BROKER INCENTIVES (And How To Fix Them)

Traditional benefits brokers are incentivized to sell you higher and higher premiums, which mean that if you *save* money, they *lose* money.

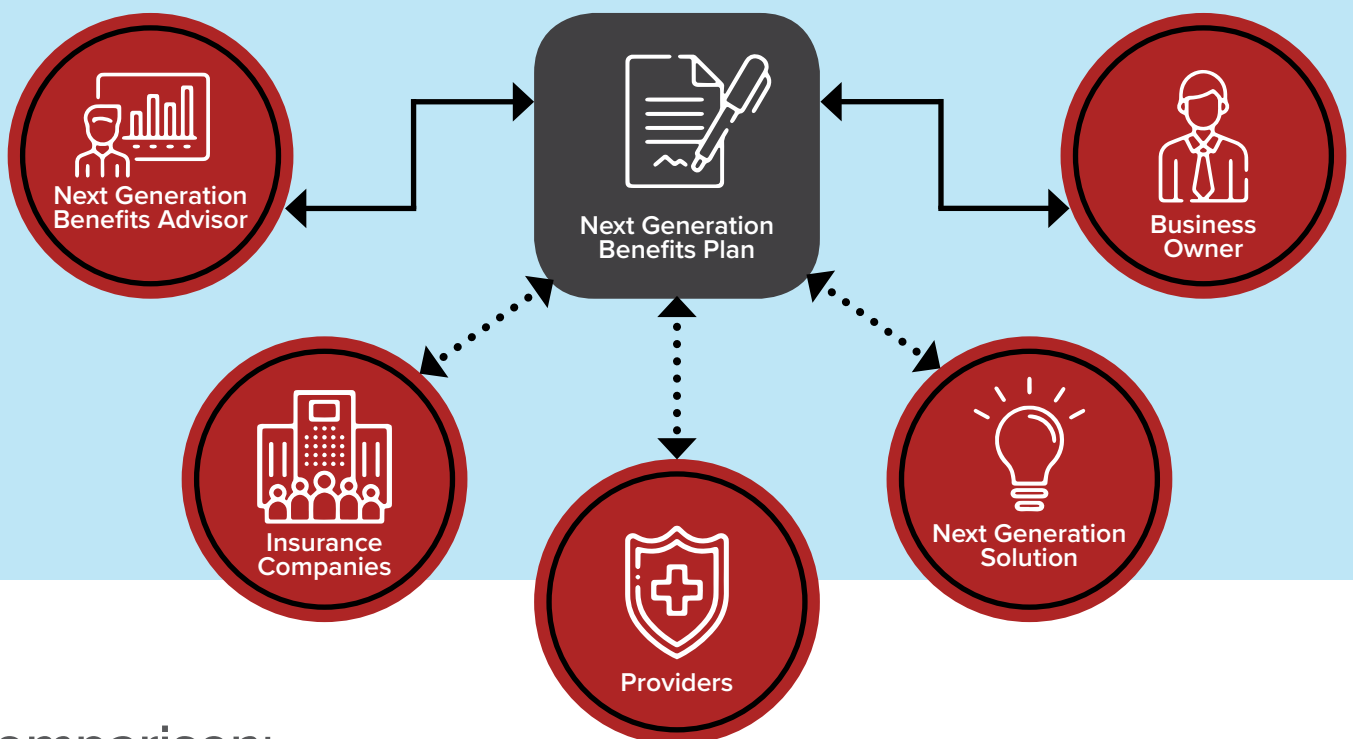
Status-Quo Benefits Model:

Under most benefits models, the insurance company dictates the costs and structure of the benefits plan. The broker then hands the benefits plan to the business owner as an off-the-shelf policy.



Next Generation Benefits Model:

A next-generation adviser works together with the business owner to develop a benefits plan that is interconnected with the other stakeholders. This process leads to savings opportunities for the business owner and can ultimately help fuel company growth.



Comparison:

Under the traditional model, the broker is motivated by the insurance companies to sell the most expensive plans possible.

In the next generation model, the advisor collaborates with the business owner to develop a custom solution where the adviser's success is directly tied to the business owner's success.