

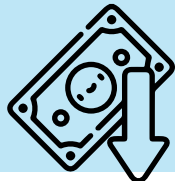
# The STRATEGIC IMPACT of ALTERNATE FUNDING

Alternative funding deviates from the norm to deliver a better solution to fully funded benefits plans.

	Fully Funded Plan	Alternatively Funded Plan
Provides quality care for employees	✓	✓
Fixed or variable rates	<i>Fixed only</i>	<i>Fixed and variable combined</i>
Provides access to claims data	✗	✓
Only requires you to pay for the benefits you use	✗	✓
Custom-tailored for your business' needs	✗	✓
Gives your adviser control over spending	✗	✓

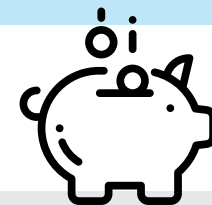
Both fully funded and alternatively funded plans can give employees the great healthcare they need, but alternative funding gives advisers the power to decrease unnecessary spending.

## THE RESULTS OF ALTERNATIVE FUNDING



Reduced or eliminated spending on untrusted benefits

Increased savings



Strategic, advantage for your business

Recycling savings for next year's benefits expenses

Providing bonuses or increased wages for employees

Investing in new hires, equipment, locations, or other opportunities for growth

Fully funded plans provide an off-the-shelf option that isn't sustainable for growing businesses. As you company evolves, consider implementing alternative funding that allows your benefits plan to evolve with it. The positive impact will give your business the advantage it needs to thrive in today's market.