



Proactive Benefit Consulting

Experience is invaluable. Expertise is priceless. Technology is the future.

When we decided to unite 40 years of experience in the Benefit industry with superior customer service, we mixed in cutting edge technology. The result? Great things happened! Simple, convenient Employee Benefit solutions for you. Welcome to Ben-X

A Fresh Approach to Benefit Administration, by Experienced Professionals



- **401(k), Profit Sharing, and other Pension Plans**
- **Cafeteria Plans**
- **HRA (Health Reimbursement Arrangement)**
- **HSA (Health Savings Account)**
- **COBRA Administration**
- **Payroll**

Pension Plans

We understand that every organization has unique needs, and that there's no "One Size Fits All" retirement plan. Let Ben-X take the hassle out of retirement planning, so you can enjoy the freedom of knowing that your plan is handled by experienced professionals.

- 401(k), Profit Sharing, Employee Stock Ownership Plans, Cross Tested, Defined Benefit, 403(b), DB/DC Combo
- A complete package which includes required testing, schedules, reporting and plan documents
- Online participant access to obtain account information, trade funds, etc.
- Enrollment services

Pension Analysis

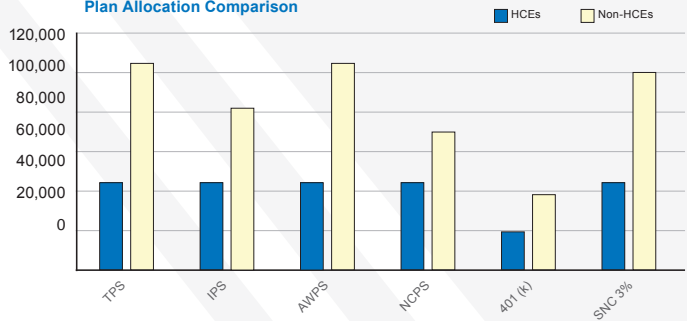
There are many types of retirement plans. Which is best for a particular organization? Let Ben-X provide you with a customized pension analysis free of charge that will eliminate the guesswork. Our analysis is easy to read and to the point. Head to www.BenXco.com/advisors to begin the process.

COBRA

COBRA administration can be a confusing process. Dealing with a terminated employee can be frustrating and uncomfortable. Why not leave this up to Ben-X? We're experts in the field of the ever changing landscape of COBRA law, and we can navigate the path for you.

- Online access to real time reporting
- Online module for notification of qualifying events to Ben-X
- Participant web access to account information, including the ability to pay premiums via credit card
- All required notices sent, including initial notice, COBRA notice, late notice, etc.
- Collect and disburse COBRA premiums

Plan Allocation Comparison



Cafeteria Plans (FSA), HRA, HSA

Complete benefit plan management is now at your fingertips. All of the tools needed are conveniently located on our website, making the job of a Human Resource manager or business owner just a little easier.

- Online participant access to account balance information, forms, Q & A, etc.
- Online employer access to real time reports, forms, and other administrative information
- Debit Card
- Direct Deposit
- Fast Claim payments
- Plan documents and tax filings included
- Enrollment services available, including in person meetings and/or online education and printed materials

Enrollment Services & Communication

What good is a plan if the employees don't sign up for it? Communication is vital in today's dynamic workforce. At Ben-X, we work diligently to maintain a comprehensive communication program. We offer a variety of tools designed to educate employees, generate employee interest in the plan, and create a positive atmosphere for the enrollment process. In person enrollment meetings by one of our experienced staff is also an available option.



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