

Diversify and Drive Revenue

Five great reasons to align with us.

1. Increase profits with an additional revenue stream

- Upfront or as-earned commissions
- Average commission is \$120+ per life
- Commissions paid daily
- Residual income paid for the life of the account

2. Offer a product line in high demand (group legal care & IDT)

- Average participation rate is 60 – 70%
- Average retention rate is 75%
- Legal plan usage increased 67% in 2008
- 30% of Fortune 500 companies currently offer a group legal plan

3. Work with an experienced national account expert

- Dedicated corporate team
- National enrollment team
- Customized benefits communication and enrollment services

Demand is Rising	Competition is Increasing	Voluntary Benefits Are Increasing
<p>Legal services have been one of the fastest growing voluntary benefits, growing an average of more than 20% annually for the past several years.</p> <p style="text-align: right;">SHRM</p>	<p>"Brokers who maintain traditional offerings could experience up to 25% losses in revenue, progressively over the next 5 years."</p> <p style="text-align: right;">Benefits Selling</p>	<p>Cost-conscious employers are passing along benefit costs to employees. At the same time, they are choosing to offer value-added benefits that help employees address personal needs and objectives.</p> <p style="text-align: right;">Employee Benefit News</p>

4. Save yourself and your clients' valuable time with our exclusive system

- Hassle-free enrollments
- Electronic enrollment available for larger companies
- No claims forms or underwriting
- Customized roll-out process
- Turn-key system for account acquisition and retention

5. Open NEW accounts and reconnect with existing clients

- If you don't offer these benefits to your clients, someone else will
- Open new accounts with ease by capitalizing on the need and timing of Identity Theft and Legal care
- Administer these easy-to-enroll benefits off cycle to strengthen client relationships

"We feel that the legal services and identity theft coverage are something that we can truly integrate into our existing book of business. We have lost about 20% of our income due to changes in health insurance. We are looking to make that up with identity theft and group legal."

—A Small Employee Benefits Company, Denver, CO



Market the most requested Voluntary Benefits in North America!

Identity Theft & Legal Services

We offer solutions that take the stress and strain of identity theft and legal issues off the employee's shoulders of your clients and puts their focus back at work, where it belongs. With more and more of these situations arising every day, it can be difficult for employees to handle the amount of paperwork, phone calls and money required to resolve these issues without cutting into work time.

Did You Know?

- Approximately **HALF** of today's workforce will take time off to deal with a legal issue.
- Employees spend 200—600 hours away from work when victimized by identity theft.
- 83% of IDT is not financial but is Drivers license, Social Security, Medical, or Criminal in nature
- Over 70% of your client's employees are dealing with a legal issue right now.

Why Should You Market this Benefit?

- **NO COST** to your clients
- Decreases absenteeism (1 in 3 employees took an average of 13 days off/yr for legal problems— Harris Interactive, 2011)
- Increases productivity
- Decreases medical costs (Stressed employees have higher work related injuries— California Broker Magazine 2013)
- Boosts employee morale
- **Enhances their bottom line**
- Adds an additional layer of legal protection

Will this benefit bring more work to their HR Department?

Absolutely not!

- Easy administration and seamless enrollment process
- We handle paperwork for their payroll department
- Benefit cost to employees: legal \$4.73 / week; legal and identity theft \$7.20 / week
- **Employees cannot use the plan against your clients!**

Facts:

- **60% increase in Fortune 500 companies offering legal benefits.**
- **93% of American workers have higher job satisfaction when their employers offered legal plans.**

-California Broker Magazine 2013

- **Employers are being forced to find new ways to compete and control costs, and voluntary benefits can play a key role in succeeding on both fronts.**

- **Their benefits are easy to administer because they do all the work for you. The return on investment works and the program sells itself to the employees.**

-Jeff T., CEO Edge Tech

Over 80,000 North American companies and municipalities of all sizes have turned to our unique solutions to offer their employees!