

SALES TOOLS

SAMPLE BENEFIT ADVANTAGE PROGRAM MARKETING LETTER

Dear Client

Re: Benefit Advantage Program for Small Businesses

The battle for talented people has begun!

Recent studies show that total compensation is playing a growing role in attracting and retaining the most talented employees. In the battle for talented people, you already have the human resource tools you need to win. We can show you how to make them work for your company.

When aligned with your business strategy, a well designed combination of benefits and pay can be a powerful motivational tool spurring the growth of your people and your business. Programs can be designed for the management team only or include all full-time employees.

Businesses may participate in the program by insuring only full-time management employees, who are eligible, without any waiting period. You may also choose to insure all full-time employees who have completed three months service. Management and employees must work an average of 25 hours per week to become eligible. The pooled buying the Benefit Advantage Plan provides competitive rates for groups of 1-10 employees.

Our group insurance plan is very tax effective for business owners and eligible staff. Company premiums are tax deductible, including RST, and are not included in employee's taxable income, except for life premiums. If the employee pays the entire premium for disability benefits that income is tax-free while the employee is claiming benefits. All other claim payments are received tax-free.

The Co-operators, in alliance with Group Lockhart, are here to help you retain good employees and reduce turnover costs. We are in practically every community, ready and able to provide you with the benefit programs you need to be a success.

To learn more about designing a benefit program that can increase your company's return on investment in human capital, complete the enclosed employee data sheet and fax to our office for your quotation.

We look forward to providing employee benefit solutions for your hospitality business!

(Agent Name)

Tel:

E-mail: