Outside*insight*™ e3 Financial's unique approach to client service

e3 has a unique, five-step Client Service Protocol™ designed to provide a strategic approach to the needs of your enterprise, executives and employees. This protocol includes planning and providing for each client's particular long-term goals, taking into consideration the culture and structure of each organization.

Learn more about e3 Financial's Client Service Protocol™

1 Strategy Session
To define your strategy for the upcoming plan year, we review current and future industry trends, legislative updates, business climate and the unique needs of your organization. We will evaluate your benefit branding and develop an online employee survey. Together, we draft a market approach for the benefits renewal. We then define the scope of work with a timeline and budget.

2 Renewal Process
e3 reviews the market analysis and employee survey responses. Then we finalize the strategy and programs. This includes determination of benefit levels, communication themes and processes, open enrollment tools and meeting schedules.

3 Enrollment Process
This includes everything from in-person meetings to the use of online enrollment and feedback tools. e3 manages the relationship with carriers and handles employee inquiries.

4 Post-Enrollment
e3 assesses the open enrollment process to ensure employee satisfaction and address any outstanding issues. We conduct administrative training for HR representatives and continue to manage day-to-day inquiries and benefit changes.

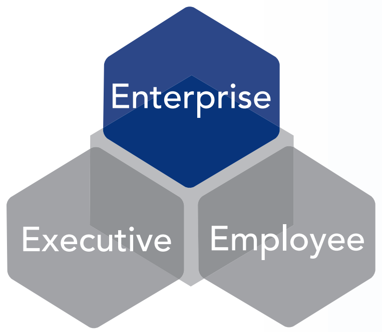
5 Compliance Services
e3 serves as a resource to keep clients in compliance with COBRA, HIPAA and all other benefits-related laws and regulations. This includes management of required documentation but also ongoing education on new legislation and emerging issues.

e3Financial™
Founded by entrepreneurs for entrepreneurs
T. 800.488.1964 www.e3financial.com

Newport Beach • San Francisco • Boston • New York

Navigating a clear path for the future of *your* enterprise

We serve our clients through three interconnected components – enterprise, executives and employees – which, when synchronized, allow clients to be strategic, focused and confident of a secure future.



How your enterprise can benefit

Your enterprise resources are valuable and should be used strategically. e3 provides expert counsel to HR and other executives to resolve real business process and employee benefits administration challenges.

"e3 Financial improved our efficiency by automating our employee benefit transactions – giving our employees self-service access to their benefits - saving our department much needed time."

Dave Gloude, Director of Human Resources
Snyder Langston

e3 takes on the day-to-day burden of designing, implementing and managing your employee benefits programs, from cost analysis to employee communications. We harness technology while still providing dedicated, personal service thereby improving efficiency, reducing costs, and keeping you compliant and competitive.

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e3 Financial Sets a Higher Standard Designed for the Driven Enterprise

e3 Financial gives entrepreneurial organizations more of what they want

e3 Financial goes beyond basic **Industry Standard** brokerage offerings to provide comprehensive employee benefits services that help entrepreneurial organizations attract and retain talent.

The **e3 Standard** offering includes more of what entrepreneurial organizations need and want: the perfect blend of strategic consultation, but also hands-on services to maximize your human resources and investment in employee benefits.

e3 Premium provides sophisticated tools and technology to maximize the employee benefit experience. These include customized branding strategies, paperless benefits administration and an online benefit portal for easy access to all benefit-related information.

Industry Standard

- All Product Procurement
- Customer Service
- Claims/Billing Resolution
- Employee Renewal Meetings

e3 Standard

- UBA Member
- Relevant Benchmarking Study
- Online Employee Survey
- Strategic Consultation
- Dedicated Service Team
- Retirement Plan Analysis
- Executive Benefits
- Standard Benefit Brochure
- Compliance Services
- Form 5500 Preparation
- HR Insider
- e3 InTouch Newsletter
- e3 Client Service Protocol™

e3 Premium

- Benefit Branding Strategies
- Branded ID Cards
- Branded Benefit Brochures
- ERC-Employee Resource Center (online benefit portal)
- HRIS Consultation and Installation
- Applicant Tracking Tools
- Human Resources Consulting

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