

LIFE INSURANCE
AWARENESS
MONTH



proBenefits ALLIANCE



A PERSONAL
VIEWPOINT...



With compliments of:
Ian S. Baker

FINANCIAL • BENEFITS DECISION MAKER

FALL 2005

*“The Choices in Pension
Benefits Just Changed”*

CTC Endorses PRB for its Members

The Connecticut Technology Council (CTC) has endorsed Price Raffel and Browne to lead its Benefits Program to help CTC members obtain targeted retirement and employee benefits solutions. Working with PRB, CTC members will be able to stabilize escalating costs, attract and retain key staff and meet statutory requirements.

“Obtaining quality business insurance, retirement planning and employee benefits programs – while keeping costs in check – is a common challenge for today’s technology companies,” notes Matthew Nemerson, President and CEO of the CTC. “We felt it was our responsibility to provide services and solutions that can help members address these problems head on. We also wanted to give our members access to resources that we trust, and that have a sound track record serving technology businesses.”

A core goal to CTC’s Benefits Program is to help member companies stabilize their spiraling health insurance costs using innovative practices like consumer-driven health care and wellness and disease management. PRB will host seminars in order to provide companies and their employees with the information they need to make sound retirement decisions.

The CTC/PRB team, led by partner Kevin Brown, will provide technology employers and their employees access to:

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PRB forms



The *proBenefits* ALLIANCE is a consortium of the best and brightest in benefits, brought together by Price Raffel & Browne and A&C Management Group, LLC, leaders in the corporate benefits field.

To tackle and wrestle to the ground the fabled 1,000 lb. Benefits Gorilla that has been intimidating our clients, we have assembled a working team of creative professionals who are solution driven. The *proBenefits* ALLIANCE provides the resources that give business leaders distinct advantages in an increasingly challenging benefits' market. Our experienced team is your source for:

- Creative “Architecture”
- Astute Analysis
- Innovative Cost Savings

PRB now provides our clients:

HEALTH BENEFITS

We use a team approach to implement Premium Hybrid Savings, Health Reimbursement Accounts, Health Savings Accounts, and WellNet Pharmacy Carveout Benefit Programs

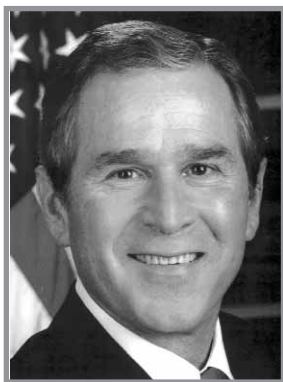
LONG-TERM CARE

The *proBenefits* ALLIANCE team offers excellent corporate Long-term Care Products that preserve assets and unburden future generations.

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Elected Officials Voice Their Support of Life Insurance Awareness Month

"Life insurance companies provide valuable services that help workers and their families meet their financial needs."



President
George W. Bush

LIFE and NAIFA Applaud Efforts of Leading Political Figures to Help Raise Awareness of the Need for Life Insurance

Republicans and Democrats alike have found an issue they all can agree on: Life insurance is very important to the financial security of America's families. September is Life Insurance Awareness Month, prominent political figures from both sides of the aisle have issued official pronouncements in support of the goals of the industry's annual awareness-building campaign.

In a letter dated August 18, 2005, President George W. Bush thanked the industry for its efforts to help America's families achieve financial security: "life insurance companies provide valuable services that help workers and their families meet their financial needs." The President's letter followed separate resolutions that were passed by both Houses of Congress recognizing September 2005 as Life Insurance Awareness Month in the US.

In the floor debate prior to passage of House Concurrent Resolution 181, Rep. Judy Biggert (R-IL), the primary sponsor of the legislation along with Rep. Paul Kanjorski (D-PA), issued this statement: "Mr. Speaker, life insurance is too often thought of only when it is too late. Over half of adult Americans don't have a life insurance policy, and among those who do have life insurance, the amount is often too small to safeguard the financial futures of their loved ones. Life insurance can provide financial security for every American family that incurs the untimely death of a loved one." The

House resolution passed on July 25, 2005 by a vote of 377 to 4.

The US Senate followed suit when it passed Senate Resolution 223 in a unanimous vote on July 28, 2005. Senator Saxby Chambliss (R-GA) and Senator Ben Nelson (D-NE) introduced the resolution. "All of us care about the financial well-being of America's families, which is why it is critically important that every household make a provision to include enough life insurance to provide for their family just in case those who do are no longer able to," said Senator Chambliss.

Added Senator Nelson, "People need to be aware of the availability of life insurance as one of the choices they make in life to protect their families. I'm very proud and pleased to sponsor legislation that recognizes Life Insurance Awareness Month to encourage people to make sure they have adequate life insurance coverage to secure their families' financial futures."

"Mr. Speaker, life insurance is too often thought of only when it is too late.

proBenefits ALLIANCE continued...

GROUP DENTAL

Group dental, with a minimum of 2 employees, is now a reality.

GROUP INSURANCE

We offer most competitive contracts and rates on Group Life and Disability Insurance. We are able to extend guaranteed issue on higher than usual life insurance death benefits.

SUPPLEMENTAL COVERAGE

AFLAC provides a menu of voluntary benefits that includes short-term disability, cancer insurance, personal accident expense plan and long-term care.

PROPERTY AND CASUALTY

proBenefits alliance offers through its partners several lines of Property & Casualty Insurance.

PENSIONS

proBenefits alliance provides the very best available in key benefit areas such as 401k Plans, Profit Sharing Plans, 412i Plans, Defined Benefit Plans, Third Party Administration

PROFESSIONAL EMPLOYEE ORGANIZATIONS

We can assist in implementing PEO relationships that offer comprehensive packaged services.

Small and mid-sized businesses receive these benefits at prices normally only available to large companies.



CTC continued...

HEALTH CARE BENEFITS:

- Medical, Dental, Vision and Prescription Drug Plans
- Consumer-Driven Plans using HSAs, HRAs and FSAs
- Wellness and Disease Management Programs
- Short and Long Term Disability
- Claims Management
- Self-Insurance
- Long Term Care Insurance

PENSION ADMINISTRATION:

- Retirement Planning
- 401k Solutions

The Connecticut Technology Council is the State's industry association for the technology sector. CTC's mission is to "connect people, ideas and opportunities to the global technology and innovation community." CTC provides members with business assistance and specialized programs, in addition to promoting and supporting public policies that position Connecticut to have a globally recognized "culture of innovation" that helps attract great ideas and entrepreneurs to in turn develop new jobs and wealth for the state. PRB is proud to have been chosen by CTC.

Making RETIREMENT PLANNING Your FIRST Priority

The information you need to plan for a secure retirement is available through PRB. Let us guide you through the maze of retirement planning, putting the "controls" at your fingertips.

Retirement planning should be your top priority.

- I am interested in being contacted by PRB at the telephone number below.

NAME (PLEASE PRINT)

ADDRESS

E-MAIL ADDRESS

CITY STATE ZIP CODE

HOME TELEPHONE

BUSINESS TELEPHONE

Complete and fax back to 212-682-1129 or send to:

Price Raffel & Browne
475 Park Avenue South, 18th Floor
New York, NY 10016



A Personal Viewpoint...

So how was your summer vacation...really?

I'm serious. How was it? Was it as good as you think your retirement will be? Better? Worse? What?

The question may be rhetorical, but this is no idle exercise. Your expectations for retirement should be excellent... and they should be well-funded. Unlike a vacation, you really can't pay for retirement on a credit card. Nor can you afford to plan it like a vacation.

You probably know that already – it's common sense – but it's good to be reminded as time progresses.

We at PRB can guide you through the options available to you and help you identify the most fitting ones for you. It's a substantial menu, but not an unmanageable one if you have the right guide. The difference can be – *will be* – remarkable, once we lay out the retirement “itinerary” you wish to follow.

To answer our headline question, “How was your vacation...really?” we will observe one simple fact: if your retirement plan were in place, you'd rest really comfortably on that favorite beach or deck chair.



IAN S. BAKER

Ian S. Baker

PRICE RAFFEL & BROWNE

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