

Employees are your greatest assets. Benefits are one of your largest expenses. Are they working together?

PROVIDING UNIQUE APPROACHES TO EMPLOYEE BENEFITS, WHICH RE-ENGINEER COSTS, DELIVERY, AND ENTITLEMENT ATTITUDES AND PROVIDES LASTING IMPACT TO EMPLOYEE BENEFIT PROGRAMS.

OUR MISSION & OUR VISION

Corporate Strategies, Inc. is an insurance and financial services organization. Our firm provides Employee Benefits, Life, Disability, Health Insurance, Long term Care, Annuities, Retirement Programs and strategic business planning, to closely held businesses, entitles owners, professionals and their employees.

We provide on-demand and value-added services to small and medium size companies, providing them with tools necessary to make difficult financial decisions. We do not simply "sell" products.

We provide our clients with unique strategies to help them eliminate dangers focus on their best opportunities and create paths to which they can clarify and achieve their financial goals. We welcome the opportunity to work with you.

"Your knowledge, experience and unique processes have been instrumental in our success. They have increased our confidence about our financial situation and employees".

*Steve Horowitz, President
Co-Sales Southern California, LLC
National Wholesale Product Distributors*

UNIQUE FOCUS FOR THE BUSINESS OWNER & KEY EXECUTIVES

Although many benefit plans are geared towards 'employees', our firm takes special consideration in addressing the needs of the business owner and key executives, who take the greatest risks, yet many times fall victim to '*reverse discrimination*' in benefit planning:

We encourage & explore legal compliant strategies to favor key staff, when desired, including:

- Discriminatory medical reimbursement plans
- 'Top Hat' provisions to 401k/ Profit Sharing Plans
- Deferred Compensation planning
- Key Man coverage
- Multi – Tiered benefit plans

CLIENT BENEFITS

- **Insurance Market Access**
Access to virtually all insurance and administration markets.
- **National Affiliations**
We have a wealth of resources available to us through several national affiliations.
- **Strategic Planning**
Development of customized strategic plan that defines objectives and outlines the actions needed to fulfill those objectives.
- **Five-Star Service**
Each client accesses our team through a single point of contact, making working with us seamless and easy.
- **Experience**
We have over 100 years of combined proven dedication and commitment to excellence in service to the business community.
- **Fringe Facts**
We'll create customized benefit statements which depicts the dollar value of the benefit programs you provide to employees.
- **Employee Claim Issues**
Toll Free 800 Hotline for all employee claim issues.
- **COBRA Compliance**
Outsourcing of all COBRA and HIPAA exposures.
- **Health Fairs**
We will coordinate an Annual Health Fair for employees to directly meet their vendors.
- **Custom Communication**
We assist you with all phases of employee communication, from employee meetings to payroll stuffers and informative brochures about employee benefits and wellness.
- **Human Resources Tools**
Our web based tools provide complete employee communication system that helps you improve communication, increase productivity, and streamline processes in Human Resources.
- **Voluntary Benefits**
We have knowledgeable consultants who can help you with this growing and important area of employee benefits.

ARE YOU READY FOR A NEW APPROACH?

- Are you a Business Owner/Decision maker who seeks innovative and cutting edge approaches to solve the rising costs of benefit planning?
- Would you like to change the entitlement attitudes employees have in general towards benefit plans?
- Are you seeking to increase staff productivity, and innovative ways to reward and incentivize employees?
- Are benefits important tools for you to attract, retain, and reward employees?
- Are you open to new ideas that might require a 'paradigm' shift in your thinking?

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OUR 8-WEEK BENEFITS TURNAROUND

Our unique 8-week strategy brings focus and clarity to the evaluation and implementation of our strategic planning process to enhance your programs:

Week 1

- Initial consultation
- Examine models of compensation
- Discuss opportunities and new trends
- Overview of *The Employee Benefit Asset Creator™*

Week 2

- H.R. Audit. Feasibility studies
- Gather all current benefit data
- Capture and analyze employee perceptions

Week 3

- Employee Perceptions analyzed
- Market Analysis performed
- Comparison of traditional plans vs. alternative programs

Week 4

- Comprehensive study & analysis of planning instruments

Week 5

- Review of H.R. Feasibility study
- Review of Market Analysis
- Discuss opportunities to improve offerings

Week 6

- Enrollment meetings for new plans
- Benefits Hotline established
- Employee assistance hotline

Week 7

- Fringe Facts for employees
- Benefit brochures delivered
- COBRA Administration implemented

Week 8

- Executive Benefits discussion
- Incentive Programs explored
- Review of plans and strategies

AREAS OF SPECIALIZATION

HEALTH INSURANCE

- Mix-n-match plans
- Partially self-funded
- Defined Contribution plans

LIFE-DISABILITY VISION

- Employer sponsored & voluntary
- Tiered benefits
- Low-cost valuable benefit

PRE-TAX PLANS

- Sec. 125 cafeteria plans
- Health Savings Accounts
- Health Reimbursement Account

COMPLIANCE

- Human Resource Audits
- HIPAA compliance
- COBRA compliance
- Employee Assistance Plans

RETIREMENT PLANNING

- Plan Administration
- 401k / Profit sharing
- Safe-Harbor Plans
- Profit Sharing Plans

EXECUTIVE BENEFITS

- Tiered allocation
- Discriminatory Medical Reimbursement
- Management carve-outs
- Deferred Compensation

VOLUNTARY PLANS

- Increase benefit offerings
- Reduce Workers Comp & FICA
- Employees save on taxes

WORKPLACE INCENTIVES

- Safety Programs
- Performance Programs
- Employee Recognition

OUR PARTNERS AND STRATEGIC VENDORS



ABOUT THE FOUNDER

Martin Levy, CLU/RHU is the founder of Corporate Strategies Inc, and the creator of *The Employee Benefit Asset Creator™* and *The Life Insurance Audit™*. Marty develops each process by combining his degree in industrial psychology, along with experience in employee benefits, risk management, human resources, incentive and recognition and business financial planning. Marty and his team of experienced and credentialized professionals have worked with over 1000 professionals and business owners. Corporate Strategies Inc. is recognized as one of the most innovative and fastest growing employee benefits agencies in California,