

YOUR COMPANY. YOUR EMPLOYEES.
YOUR SOLUTION.



UNIFIED CAPITAL
SOLUTIONSSM

The Benefits Solution CompanySM

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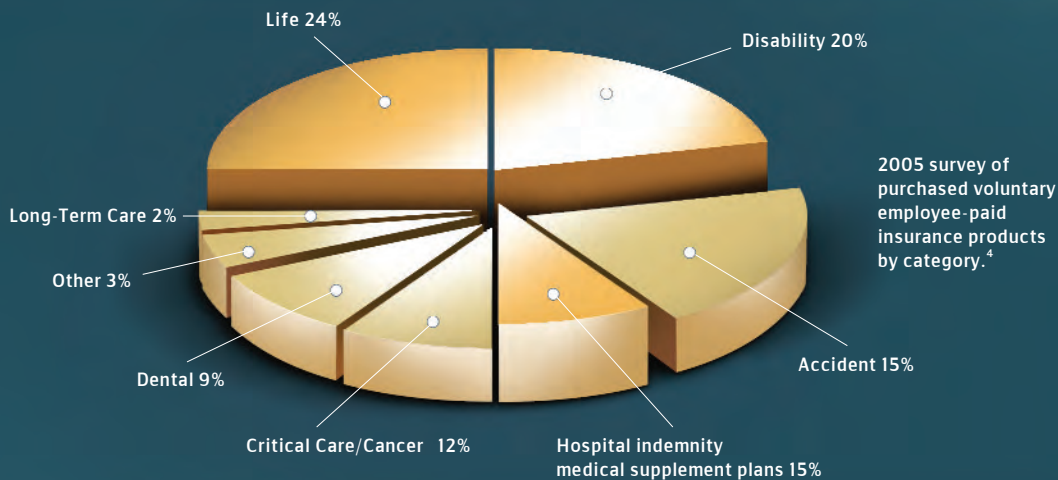
Running a company in today's competitive business climate is tough. Raising a family in today's economic climate is even tougher. With inflation pressures, cost of living increases and a health care crisis, most Americans are living paycheck to paycheck¹. With the typical U.S. household showing a mere \$1,000 dollars of net assets², the out-of-pocket expense of an unexpected illness or injury can seriously impact the financial stability of the average American family.

Who can prepare the average American family and its breadwinner for any unforeseen medical challenge? Who can bridge the gap between the goals of a company and the employees' compensation expectations? Who has the tools and capabilities to build a relationship and strengthen the foundation between the employer and employee?

Unified Capital Solutions can with voluntary employee-paid benefit plans.

Consider this Survey:

In 2005, \$4.4 billion dollars of voluntary employee-paid insurance products were sold, more than double since 1997.³



56% of all voluntary employee-paid insurance products consisted of Life, Disability and Critical Care/Cancer insurance.⁴





Consider the facts:

- At the request of their employees, more companies are offering voluntary benefits.⁵
- In the current competitive job market, companies that offer their employees the best benefit packages usually attract and retain the best employees. If an employer fails to provide the necessary benefits, they risk losing their associates to a company that will provide an individualized solution to fulfill their benefit needs.⁶
- Every 53 seconds, an American suffers from a stroke which is the leading cause of serious, long-term disability in the United States.⁷
- Women in the U.S. have about a 1 in 3 lifetime risk of developing cancer, men about 1 in 2. Cancer claims the lives of more children under the age of 15 than any other disease, and in the U.S., one out of every four deaths is from cancer.⁸
- During their careers, one out of three Americans can expect to have a sickness or disability lasting at least 90 days at some time prior to age 65.⁹
- Approximately every 29 seconds, an American will suffer from a coronary event.¹⁰
- According to the National Safety Council, a disabling injury occurs every 1.5 seconds.¹¹
- The leading cause of bankruptcy is the lack of adequate health insurance.¹²

When considering these facts, ask yourself the following questions:

- Does adding a voluntary employee-paid benefit plan make good business sense?
The answer is yes, you are helping your employees with their personal financial planning.
- Can your company afford a voluntary employee-paid benefit plan?
Absolutely, Unified Capital Solutions can accomplish this by adding value to your current benefits plan at no program or premium cost to your company.
- Can your employees afford these programs?
Definitely, the average employee-funded program costs between \$3 - \$10 per week, per person.
- But more importantly, when considering the inherent risk of death, cancer, stroke, and disability coupled with the knowledge that the leading cause of bankruptcy is the lack of adequate health insurance,¹² **can your employees and their families afford not to have these programs?**

Customized voluntary insurance plans are becoming an industry standard. Like never before, employers can offer the benefit choices their employees need to protect their families and safeguard their income with employee-paid benefit plans. In addition, employers can garner employee satisfaction and ultimately, attract and retain quality personnel with a voluntary benefits strategy.

Since its inception, Unified Capital Solutions has been a leader in voluntary employee-paid benefit programs. With experience, knowledge and progressive technology, Unified Capital has made a difference in the lives of American employees by offering and delivering professional enrollment services and benefit solutions.

YOUR COMPANY.

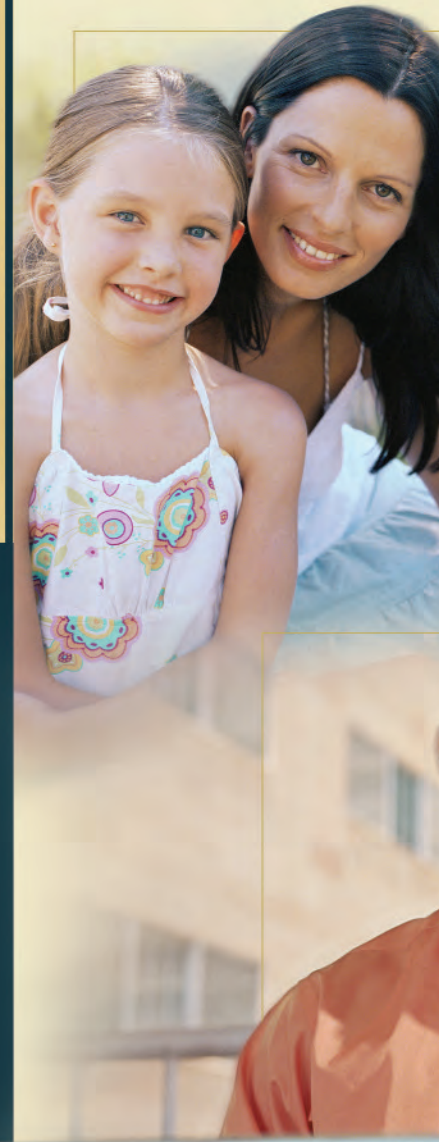
How does your company enhance the overall value of its core benefit package without adding corporate expense?

Unified Capital Solutions can accomplish this for you with voluntary employee-paid benefit plans.

With a voluntary employee-paid benefit strategy:

- Your company can provide attractive and portable benefit choices through the convenience of payroll deduction while incurring no program or premium cost to your business.
- Your company will benefit by attracting and retaining quality employees, gaining an edge over the competition.
- Your company, with professional assistance from a licensed Unified Capital representative, will be assured that your entire benefit package will be communicated skillfully and effectively, which will enhance the employees' awareness and appreciation of their complete compensation package.
- Your company will have the flexibility to complement its current HR programs and systems.
- Your company will reduce future requests for benefit enhancements while providing a foundation to protect your employees' families and safeguard their assets.
- Your company employees will understand and likely increase participation in pre-tax programs, while increasing bottom-line revenues through FICA contribution reductions.

Most company employees do not have the opportunity to discuss their various life insurance, disability and critical care needs with a professional licensed insurance representative. With guidance and service from Unified Capital, your company can provide top-quality insurance products, competitive pricing structures and considerable underwriting concessions by adding voluntary employee-funded benefit plans.





YOUR EMPLOYEES.

How do your employees meet their long-term financial goals, provide lasting security for their families and safeguard their income?

Unified Capital Solutions can accomplish this for you with voluntary employee-paid benefit plans.

With a voluntary employee-paid benefit strategy:

- Your employees are able to select a host of exceptional, flexible and portable benefits through a company-sponsored program.
- Your employees will have the comfort and ease of paying premiums through payroll deduction.
- Your employees will have the freedom to choose all, some or none of the voluntary choices made available to them and their entire family.
- Your employees will have the opportunity to provide the financial security and peace of mind for their families.
- Your employees will be afforded consultation with a licensed enrollment specialist who will educate and assist in the voluntary selection process.
- Your employees will secure favorable underwriting with the assurance of pre-approved guaranteed issue for permanent life insurance.

Most employees believe that their core benefit plan will suffice in the event of an unexpected incident. As unforeseen expenditures mount, they discover too late that their needs exceed the limitations of their plan. With the added security of voluntary benefits, your employees can bolster their current coverage and provide increased protection for their families.

YOUR SOLUTION.

Who can bring into balance the economic objectives of your company and the financial needs of your workforce? Who can formulate a strategic voluntary employee-paid program and configure the most suitable method of communication? Who can add value to your company's current benefit package while creating no additional program or premium cost?

Unified Capital Solutions can with voluntary employee-paid benefit plans.



Why choose Unified Capital Solutions?

- **Unified Capital** objectively communicates and educates your employees with full-time, salaried, licensed professionals. Unified Capital enrollment specialists will create a clear understanding of the voluntary programs for your employees and their families.
- **Unified Capital** provides the best enrollment service based on your company and employee needs. Whether a face-to-face, web-based, call-center, traditional or multi-dimensional method, the experts at Unified Capital take pride in selecting the ideal enrollment process.
- **Unified Capital** possesses the advance technology, financial strength, experienced staff and proven record to effectively implement a customized voluntary benefit plan for groups ranging in size from a few hundred to hundreds of thousands.
- **Unified Capital** is dedicated to the utmost in customer service, carefully listens to each client's needs and meticulously reviews all current benefit programs.
- **Unified Capital** explains the advantages of pre-tax benefits to each employee and is committed to complete the enrollment and communication process with integrity, accountability and attention to detail.
- **Unified Capital** reconciles all pertinent data between your company and the insurance provider for your HR staff members and communicates enrollment completion details for a seamless solution.
- **Unified Capital** anticipates your future company and employee needs by creating a platform to provide enrollment options and communication services for new product introductions.



Unified Capital Solutions offers the benefit choices your employees need to protect their families and safeguard their income with the best voluntary benefit strategies. With an accomplished and well-qualified approach, Unified Capital has the ability to deliver multi-dimensional voluntary plans that are affordable and easy to understand.

With professional assistance from Unified Capital, you can learn how today's employees and companies are finding the answers with our solutions.





YOUR PRODUCTS.

Unified Capital Solutions' insurance experts offer a wealth of experience and knowledge during their evaluation process to identify affordable, reliable and the best-suited products for your voluntary employee-funded plan. Unified Capital specialists extensively examine the top-tier insurance providers and, after careful scrutiny, select only those that meet the needs of your employees.

Unified Capital Solutions' partial list of highly recommended and requested products:

Critical Illness

A product intended to protect against a range of first occurrence medical conditions, including, but not limited to, heart attack, stroke and long-term disease. Employees can receive benefits as soon as they are diagnosed and, in many cases, benefits can be paid before treatment begins.

Cancer

A popular product due to the enormous economic, physical and emotional burden cancer can place on the patient and family. Benefits are paid directly to the policyholder and can be used to pay expenses at the insured's discretion such as transportation, new/ experimental treatments and other personal needs.

Long-Term Care

Whether at home, in an assisted living facility or nursing home, this product supports the medical, personal and rehabilitative services required by those who need assistance for an extended period of time due to chronic illness or disability. Long-Term Care is designed to protect your lifestyle and independence while safeguarding your assets.

Disability

A product designed to protect your most important asset, your income. Short-term and long-term disability products protect and replace a substantial portion of your salary should you experience prolonged periods of sickness or injury.

Whole Life/ Universal Life

A recommended product that provides a death benefit while allowing cash value to accumulate on a tax-deferred basis. Cash value accumulates at an interest rate that is always greater than or equal to the interest rate guaranteed in the policy.



With specifically designed, flexible and portable products from Unified Capital, your company, your employees and their families can obtain favorable rates and guaranteed issue life insurance through a company-sponsored voluntary employee-paid benefit plan.

It simply makes good business sense to offer products for your voluntary employee-funded program provided by Unified Capital.



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¹ Consumer Federation of America, America Saves Campaign, Feb. 20, 2001.

² Consumer Federation of America, Primerica, and the Opinion Research Corporation International, Oct 28, 1999.

³ 2005 Survey by EastBridge Consulting Group, Inc.

⁴ 2005 Survey by EastBridge Consulting Group, Inc.

⁵ Worksite Marketing of Voluntary Products: The Employer's Perspective, LIMRA International, 1999.

⁶ Datamonitor, Strategies for Success in Worksite Marketing of Insurance Products 2000-01, October 2000, page 86.

⁷ American Heart Association, 1998 Heart and Stroke Statistical Update, pp. 10, 13.

⁸ American Cancer Society, Cancer Facts and Figures 2000, 2002.

⁹ Commissioner's Individual Disability Table A. Society of Actuaries, 1985 and identified as the current standard throughout the insurance industry.

¹⁰ American Heart Association, 1998 Heart and Stroke Statistical Update, pp. 10, 13.

¹¹ National Safety Council, Report on Injuries in America, 2001.

¹² M. Jacoby, T. Sullivan and E. Warren, "Medical Problems and Bankruptcy Filings," Norton Bankruptcy Law Adviser, May, 2000.