

American Benefits Consulting *Company Overview*

As benefit expenses continue to rise, employers are shifting more costs to employees and implementing benefit design changes to reduce expenditures. Today's employee retention strategies require innovative and competitive benefit offerings, and employers are looking for ways to provide valuable benefits to employees while maintaining a low cost model.

ABC works with its clients to reduce costs on benefits like group life and disability coverage as well as providing innovative benefit programs for employees that essentially cost the company nothing to offer.



American Benefits Consulting, LLC

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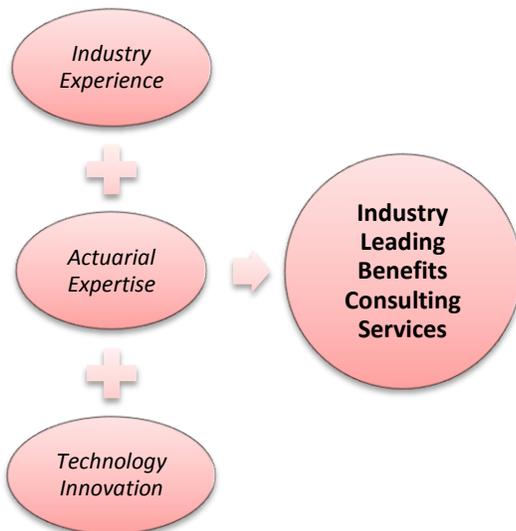
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Who We Are

ABC is a focused, nimble and experienced organization where all individuals, including management, are actively consulting with clients. In every one of our client relationships we act as a true extension of the client’s HR, Benefits, Finance, and/or Risk Management department. We focus on each client as an individual and use what we collectively learn to benefit all of our clients and their employees. We are proud of our team approach to service and strive to consistently exceed expectations.

At ABC we combine extensive insurance industry experience, deep technical and actuarial expertise, and a rich history of working with the Fortune 500 to provide the best and most innovative consultative services to our clients. Our unique background allows us to determine where cost efficiencies exist and when design changes would be most beneficial. We then have the proven knowledge and ability to utilize marketplace dynamics to our client’s benefit, and the experience to understand the true impact of our recommendations and how to deliver those results.



What We Do

For a large number of our clients, we perform a variety of different services, typically covering several disciplines. In almost all cases, we become a valued advisor and consultant

and are often called upon to perform new services after having delivered superior results in the past. Our goal is to become an extension of our client’s staff and trusted partner rather than simply a consultant or insurance broker.

American Benefits has an extensive track record and deep experience in Group Insurance, Voluntary Benefits, Executive Benefits, Captive Reinsurance and International Expat Benefits.



Why We’re Different

ABC is able to deliver the highest quality results because our Consultants have a unique blend of expertise and experience. Prior to joining ABC, members of our firm have significant experience leading compensation and benefits functions for well-known, large corporations, as well as substantial insurer experience in product development and marketing, pricing and account management.

We strive for only the highest quality results for our clients and are committed to industry leading delivery for every engagement that we partner with our clients on. We pride ourselves on having the most experienced, talented staff in the industry and we have a proven track record of exceeding customer expectations, as is reflected in our distinguished list of customers that have partnered with us over the past 30 years.