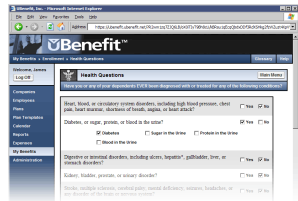
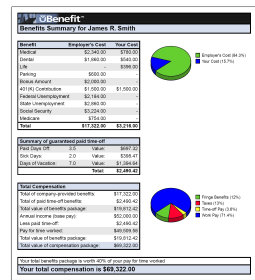
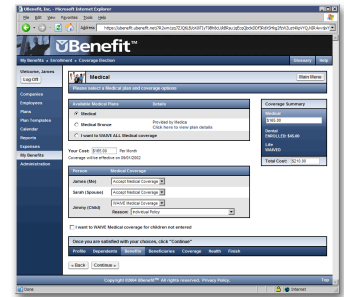


UBenefit represents the future of collaborative portal software. At its core, UBenefit is designed to elegantly facilitate all facets of employee benefits. With UBenefit, you can manage all your clients and all their benefit plans in one central location. You can conduct enrollment online, customized to the needs of each client, and you can generate requests for proposal with the click of a button.



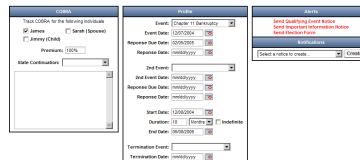
Small groups will benefit from UBenefit's generic health statement, which can dramatically speed up and simplify the marketing process. Employees just fill out their health histories online, and the appropriate carrier forms are automatically generated.

With UBenefit, you can create comprehensive plan comparisons with just a few clicks. Rate calculations (from customizable table, tier, or composite rates) are automatic and reflect coverage options chosen by employees, including waivers, COBRA coverage, and benefit amounts.



Employees can view and print detailed summaries of their benefits. Summaries are updated in real-time and are always available.

COBRA management is built seamlessly into UBenefit. When an employee is terminated, COBRA tracking is automatically initiated. Notifications and forms can be easily generated, and you can track premiums and be alerted to payment lapses



and required notifications. Rate changes will be automatically reflected in plan comparisons as well as monthly premium and commission statements.

UBenefit also includes tools to help you manage your business, including calendaring and expense tracking that map directly to your client folders. UBenefit is also your digital file cabinet. Every client record in the system can have an associated document store. You can store any document, whether word processing, scanned paper documents, forms, pictures, presentations, etc., and the system will keep them organized automatically. You can also extend UBenefit portal access to your clients, who can use UBenefit to manage their own business.

UBenefit is easy to use. If your employees are comfortable surfing the Web, they will be comfortable using UBenefit. There is comprehensive online help for each screen, and printed user manuals are also available. And no special software needs to be installed; the only requirement is an Internet connection. Call today to discuss what UBenefit can do for you, your clients, and your business.

UBenefit is anywhere, anytime. Since UBenefit is a Web-based application, it is available from anywhere in the world that an Internet connection is available. Data and files are stored on our central servers, so even if you move to a different computer, all your information is accessible, 24/7. Work from the office, from home, or from anywhere around the world.

And UBenefit is secure. Each employee uses their own user name and password to access UBenefit, and all transactions are fully encrypted (128-bit SSL). You can even control exactly who has access to what information. For further protection, all data is backed up multiple times per day to a secure, remote location.

**Contact:** John Thompson or Jeanne Gilbert **Phone:** (952) 806-6490 **Email:** jbt@ubenefit.net **Website:** [www.ubenefit.net](http://www.ubenefit.net)

