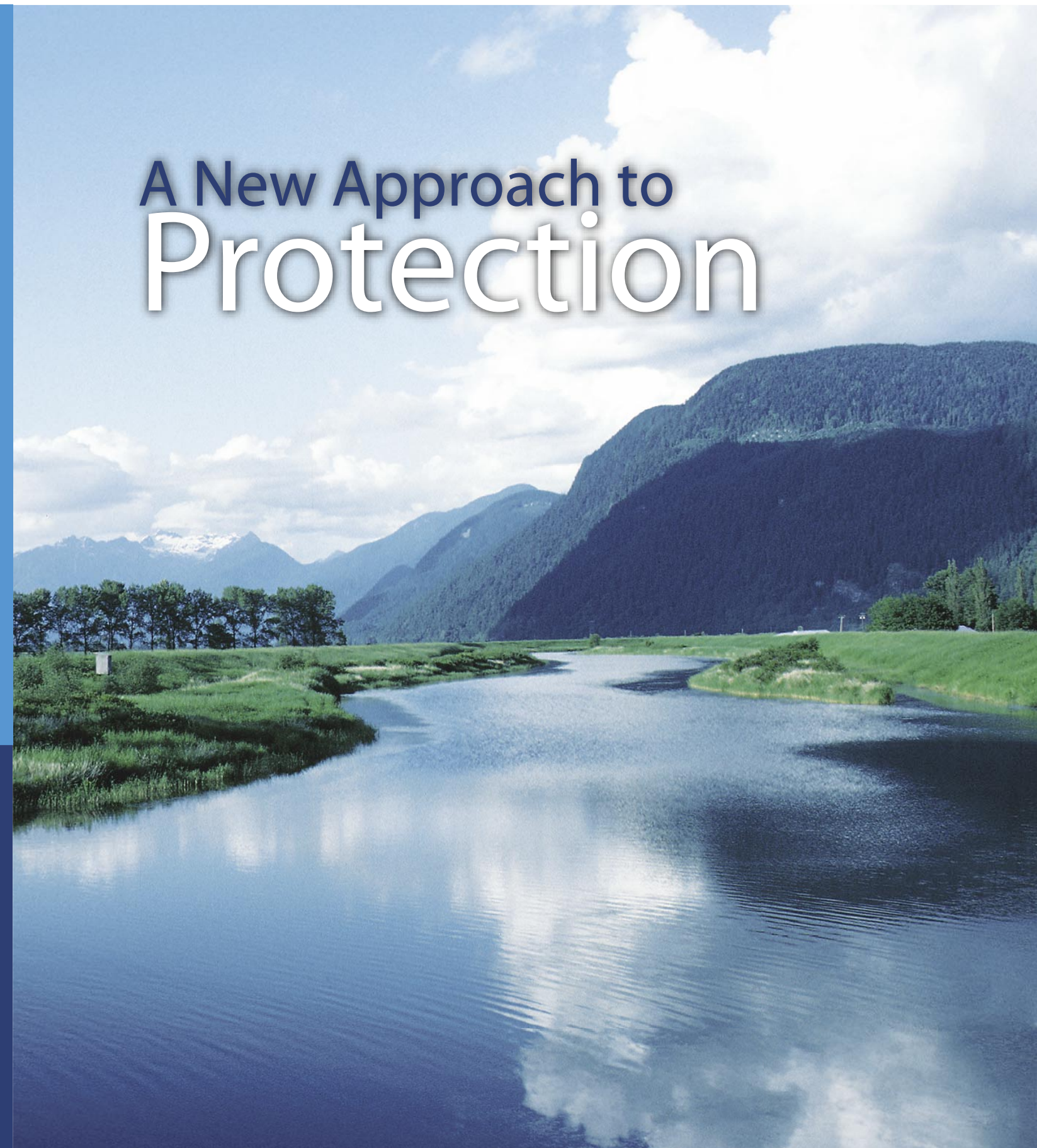


One Pioneer Company
Offering Infinite
Benefit Solutions.



A New Approach to Protection



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Visit us online at www.lsbenefitsgroup.com

LS Benefits Group, A Leen-Spitler Company.

Since 1973
LS BENEFITS
GROUP
A LEEN-SPITLER COMPANY

Strategy-minded.

LS Benefits Group, a Leen-Spitler Company provides comprehensive insurance and planning services for small to mid-size businesses. As an extension to your growing company, acting as your out-sourced HR or benefits department, we understand the demands and risks of ownership. LS Benefits Group specializes in offering a novel approach to your unique business circumstances. While it may be business, it's still personal! That's why we have established 5 divisions to meet our clients' needs: Health Insurance, 401 (k)/Retirement, Executive Benefits, Ancillary Benefits and Individual Services.

LS Benefits Divisions

Integrated Comprehensive Solutions.

Health Insurance Division

Innovative Health Insurance?

LS Benefits Group Health Insurance Division understands the need for flexible, customized health insurance plans for your employees. We'll approach your concerns with a plan that's original to your industry and the goals of your organization. And amidst the changing insurance landscape and the rising costs of healthcare, you can rest assured that LS Benefits is acting proactively on your behalf, delivering you the best possible solution. Find out more about our innovative solutions online at www.lsbenefitgroup.com/inner/health_insurance.htm

401 (k)/ Retirement Plans Division

Retire Smart.

With LS Benefits 401 (k)/ Retirement Plan Division's wide range of qualified retirement plans, we'll help you develop a customized plan for your organization based on your company's specific objectives. LS Benefits Group provides the latest in retirement plan services:

- Multiple financial products
- Cutting-edge financial tools
- Website access to your account, including employee log-on
- Employee Education and Communication
- Incomparable management and administration fees
- Fiduciary liability assessment

Discover your options at [www.lsbenefitgroup.com/inner/401\(k\)_retirement_plans.htm](http://www.lsbenefitgroup.com/inner/401(k)_retirement_plans.htm)

Executive Benefits Division

Succession Planning.

LS Benefits Group Executive Benefits Division provides the ideal platform for your small business – helping you and your key employees.

- Incentivize with supplemental retirement plans which give you and your key executives security for the future.
- Implement a business continuation plan. A sound plan can provide immediate and necessary cash pay off for any outstanding debts, provide liquidity to settle estate costs, serve as an ongoing source of income to family and give surviving family members or key executives more options.
- Join our online asset aggregation tool to better track and manage assets. Learn more about these services at www.lsbenefitgroup.com/inner/executive_benefits.htm

Ancillary Benefits Division

Get More Coverage.

LS Benefits' Ancillary Benefits Division offers flexible plans for the employer and the employee. Amid salary and health care benefits cuts, ancillary benefits such as group dental, life insurance, long-term disability, long-term care benefits and group vision coverage can communicate employers' concern for their employees as well as serve as recruitment and retention tools. Funded by the employer, voluntary by the employee or both these benefits offer the coverage of multiple providers. Call your LS representative or visit us online to learn more about this convenient and less expensive option to increase your benefits! www.lsbenefitgroup.com/inner/ancillary_benefits.htm

Individual Services Division

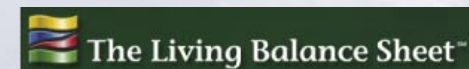
Power Players

■ Comprehensive Planning

LS Benefits Group offers a plan for every stage of life. Whether you are seeking a program that will help you meet your needs (saving for a house, college tuition costs, retirement income, etc.) or are focused on meeting predetermined goals, we'll help you do the number crunching and monitor the mathematical variables. Learn more about our programs online at www.lsbenefitgroup.com/inner/comprehensive_planning.htm

■ Investment Planning

LS Benefits Group has teamed up with leading professionals to offer you sound investment advice. Investment services include: Advisory Services, 401 (k) and Retirement Rollovers, Mutual Funds, Fixed Income, Retirement Income Planning, Annuities and ETFs. Read more online at www.lsbenefitgroup.com/inner/investment_services.htm



The tool that integrates our LS Divisions.
See more at www.lsbenefitgroup.com