

SHAPING THE FUTURE



*H*uman capital is the true competitive edge of today's business. You have an opportunity to effectively compete for talent by packaging benefits beyond basic medical insurance to attract and retain the best workers. We would like to introduce our C.E.O. model, a process that can make such an employee benefit package a very significant part your company's, your employees' and your own financial future.



The COMPANY'S financial future is secured when your employee benefit package becomes a proactive strategy, allowing you to attract and retain the best human capital, and give you a competitive edge.



The EMPLOYEE'S financial future is secured when the benefit package also includes educational and planning tools. This allows them to be more productive, healthier and able to forecast their financial future.



The OWNER'S and EXECUTIVE'S financial future is secured when strategies are in place to reward ownership and highly compensated executives.

Addressing the company's entire benefit structure is a strategic approach that allows the owner and executive team to appropriately balance the soaring cost of the employee medical plan with the desire to build the best overall benefit package. Clearly, with only a handful of viable medical insurance companies in the market, any broker should be able to present a competitive quote for the medical plan. But with projected health insurance premiums growing at double digit rates, no company can sustain an effective workforce with just an employee medical plan. You must do more.

It is the **package** of benefits that produces the long-term strategic value for the company, employees and owners.

# ASSESSING YOUR CURRENT POSITION

*The company that relies on the employee medical plan as the primary benefit may experience:*

- A hopeful attitude just before the broker announces next year's medical premium
- An intensive period of negotiation or bidding approximately 90 days prior to renewal
- An uneasy feeling just before announcing the next year's plan and benefits to employees
- Lack of understanding among employees of the coverage and benefits they need including early planning for retirement
- A feeling of resentment directed at the employees who don't appreciate their plan and have a feeling of entitlement
- A realization that claim costs are rising and yet the employees are taking no action to improve their wellness
- A nagging doubt that you as the owner aren't fully informed about how to capture the full value of your investment
- Human capital turnover and recruitment challenges
- An increasing uneasiness about the long- or short-term affordability of medical benefits and the dread of curtailing or severely limiting employee benefits
- A realization that next year will bring the exact same sequence of events with the same suboptimal results

*Let us help shape your future...*

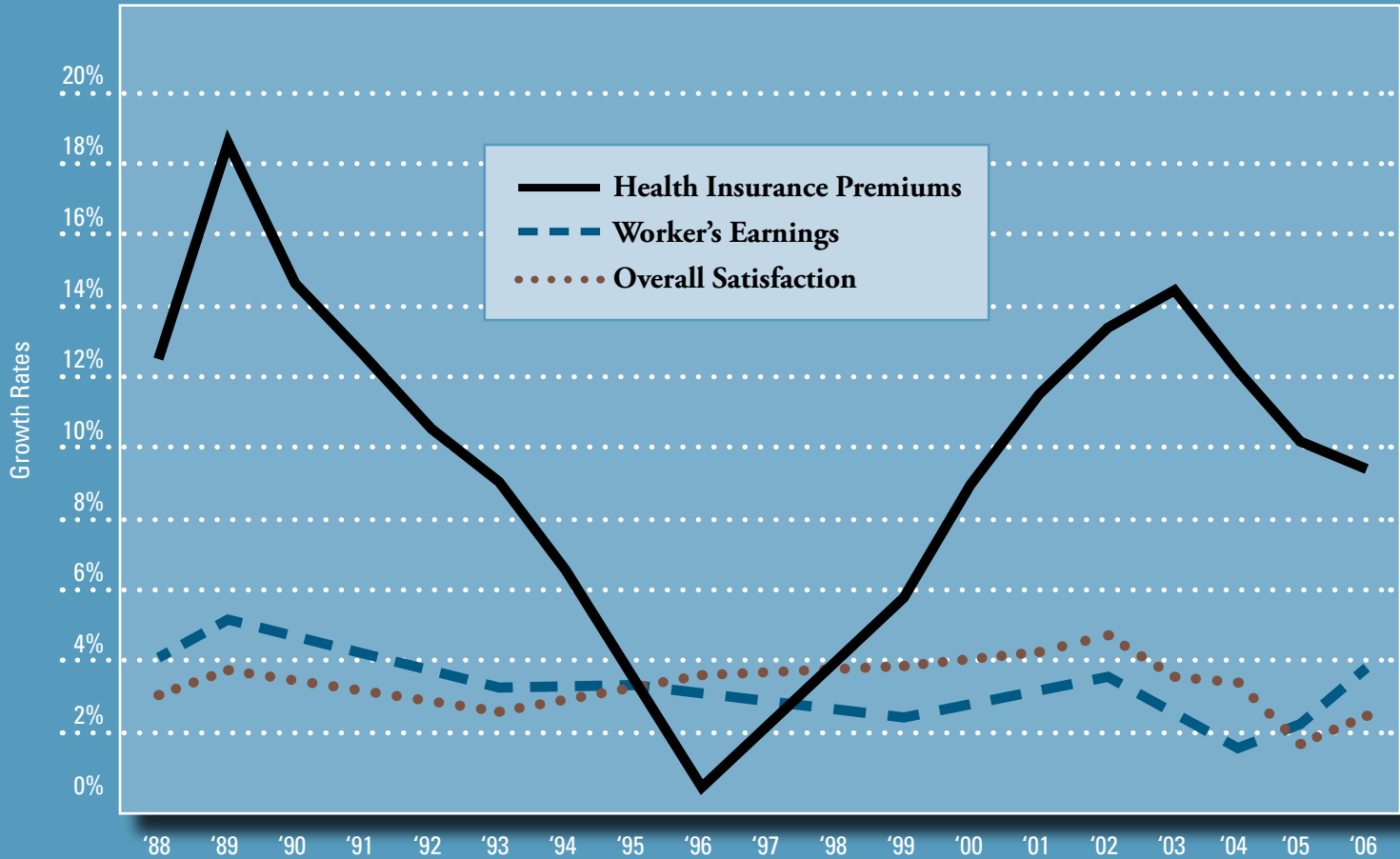
# ENVISION A NEW FUTURE

Companies like yours have the opportunity to shape a brighter financial future. The C.E.O. model ensures your company is no longer just purchasing a medical plan. Instead, you should be designing a program that considers all aspects of the financial future for your company, employees and owners. This is a proactive strategy that positions the employee benefit package as an essential tool in attracting and retaining the best workforce possible. Envision a new future that is:



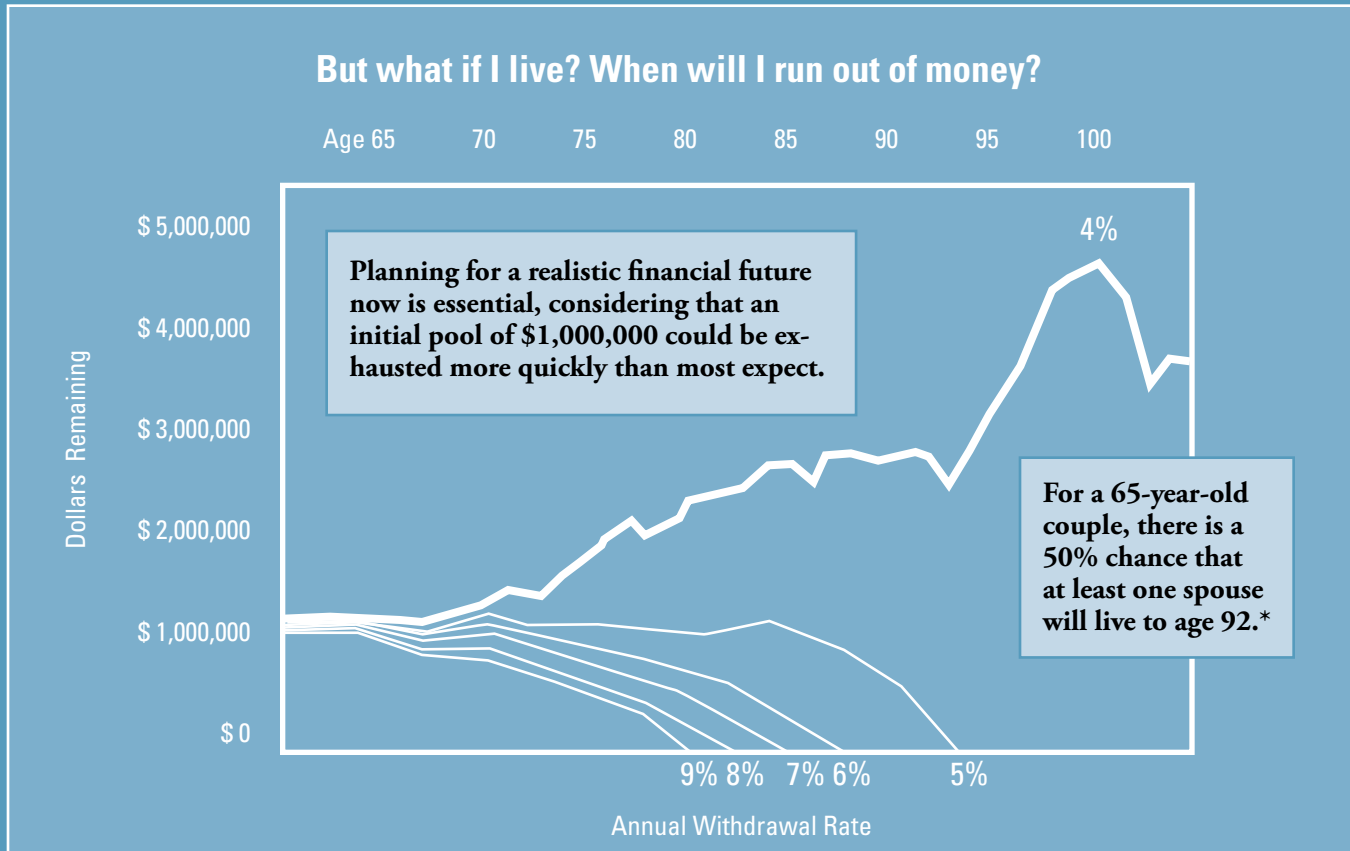
The company that builds on a complete employee benefit package views it as a strategic document and tool that is integrated with your company's financial plan. The C.E.O. model is both smart and affordable, utilizing financial resources to enhance the value of all benefits combined. Learn more about how the C.E.O. model has the potential to create tax-favored or neutral methods of capturing or deferring income.

# PREMIUMS OUTPACE INCOME



*The growth of medical insurance premiums continues to outstrip the growth rate of salaries, making it unaffordable for companies in the long run to keep the medical plan as the primary (or sole) employee benefit.*

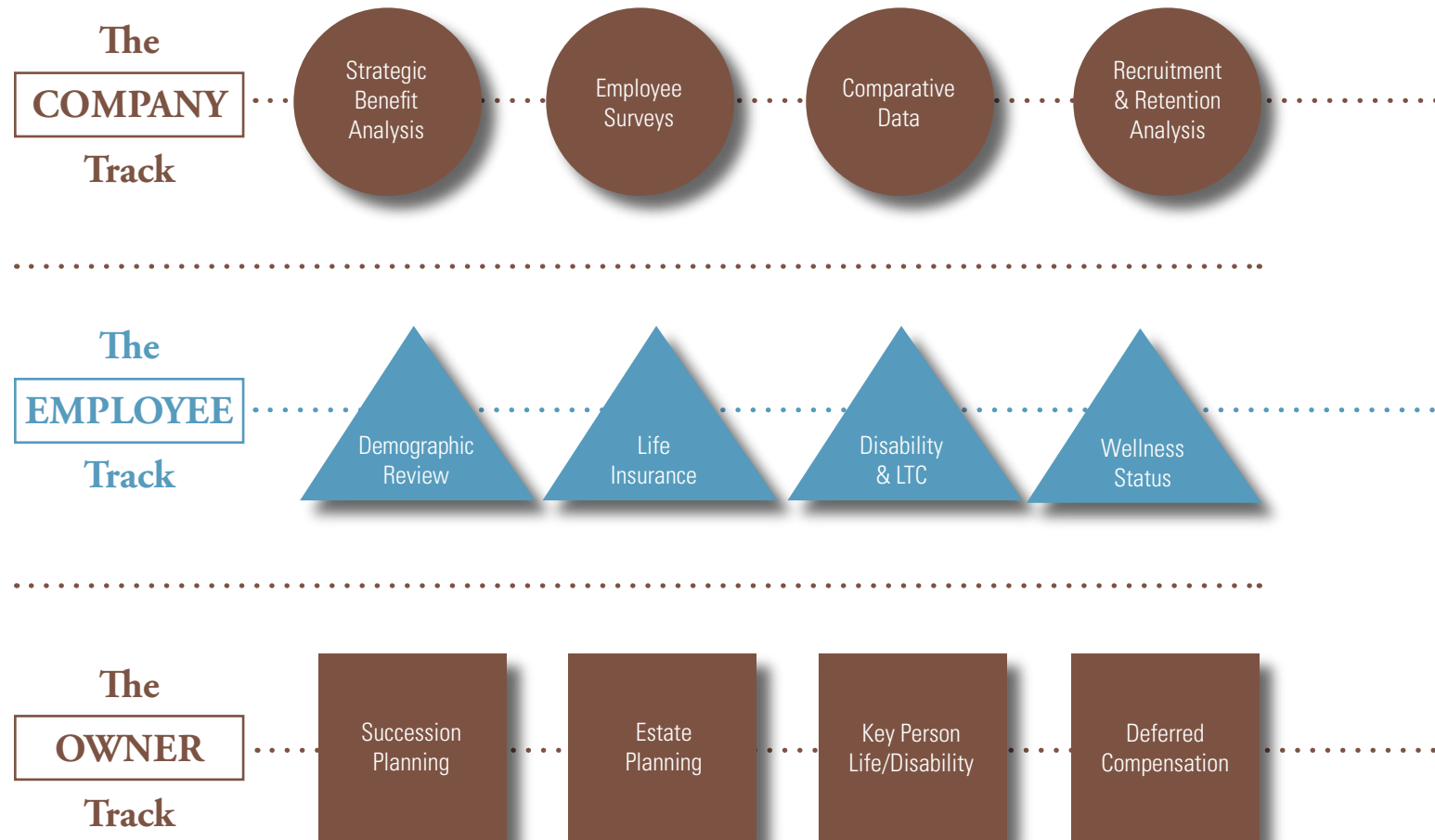
# RETIREMENT POOLS DRAIN QUICKLY



*Hypothetical value of an untaxed portfolio composed of: 50% stocks as represented by the S&P 500; 40% bonds as represented by U.S. intermediate government bonds; and 10% short-term investments as measured by the U.S. 30-day Treasury Bill. Annual inflation-adjusted withdrawals based on rates specified. This hypothetical illustration uses historical performance and inflation rates from 1970 through 2004. Assumes reinvestment of dividends and interest. Chart is for illustrative purposes only and is not representative of the future performance of any particular portfolio or security. Investors cannot invest directly in an index. Past performance is no guarantee of future results.*

\*Probability of a couple surviving based on Annuity 2000 Mortality Table from Society of Actuaries. Figure assumes a person is in good health. Source: But What If I Live? The American Retirement Crisis® A Retirement Guide for Baby Boomers, Gregory Salsbury, Ph.D.

# USE THE C.E.O. MODEL ...



# ...TO SHAPE THE FUTURE

Market  
Survey

Wellness  
Survey

Benefit Plan  
Review

Pricing &  
Contribution  
Analysis

Annual  
Plan  
Reviews

Medical  
Coverage

Dental  
Coverage

Vision  
& Other  
Coverages

Financial  
Planning  
& Retirement

Education  
Needs

Executive  
Benefit Plans

ESOP

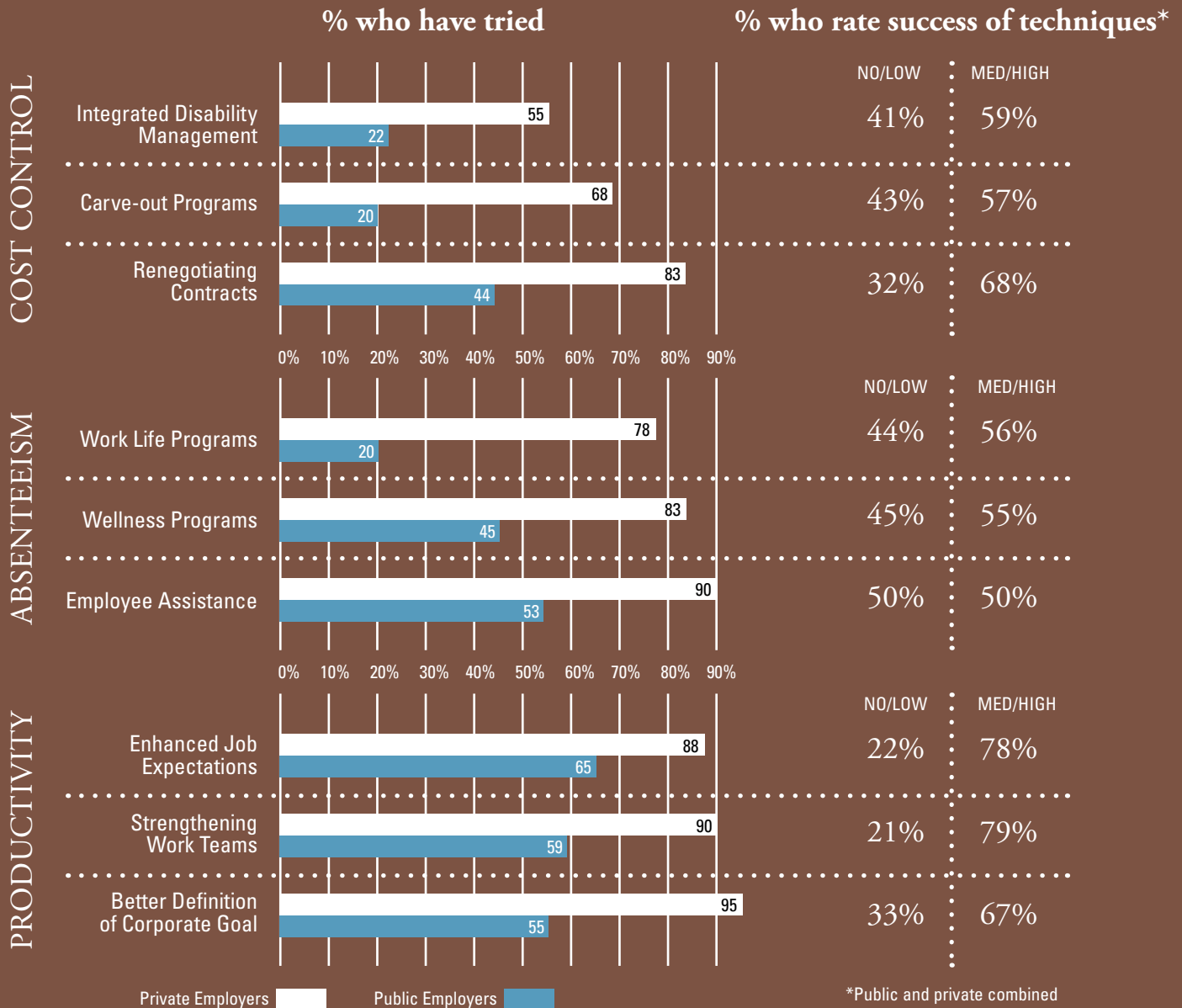
IRS Section  
105b, SERP,  
Group-Term  
Carve-out

Long-Term  
Care &  
Disability  
Coverage

Asset  
Allocation  
Analysis

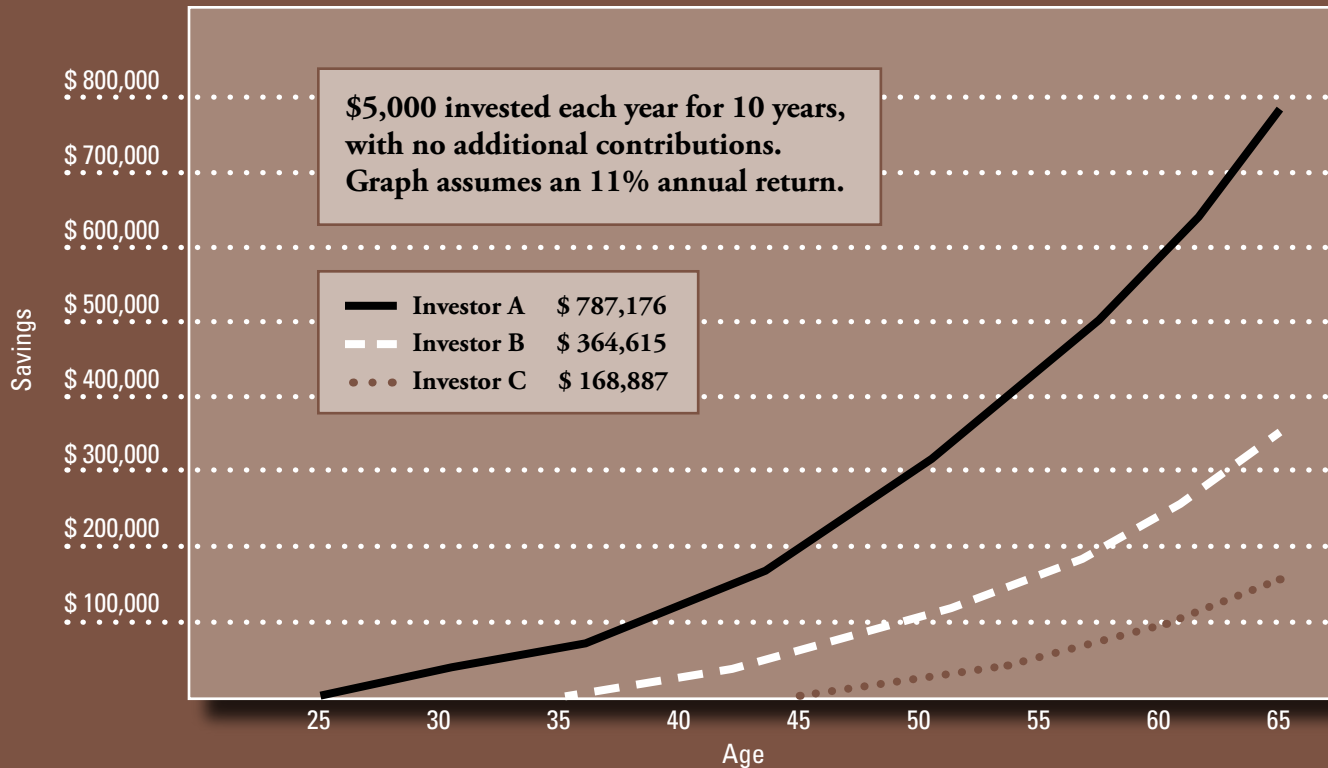
# BENEFITS AT WORK

## (A SNAPSHOT OF BEST PRACTICES)



Source: Productive Workforce Survey, Report of Findings, Private Employer/Public Agency. THAP! (Total Health Advocacy Partners), Emery, CA; Anderson Consulting, Chicago; California Public Employees Retirement System (CalPERS), Sacramento, CA. August 2001.

# THE VALUE OF STARTING EARLY



Source: *5 Retirement Must Knows*, Motley Fool.

# NEXT STEPS IN SHAPING THE FUTURE

## **Step One: The Fact Find**

This is an extensive process in which the McInnes Group invests significant time and human resources to gather data from your management team and employees to create a magnetic, focused and tuned employee benefit package.

## **Step Two: The Recommendation**

We will supply you with a very detailed analysis of the Fact Find with specific recommendations to secure the health of your company, employees and owners.

## **Step Three: Implementation**

Once agreeing to partner with the McInnes Group, we require that you name us your broker/consultant.

# OUR PROMISE

## **We will partner with you to:**

- Properly position your employee medical plan to stabilize costs and minimize its impact on your bottom line
- Create a customized employee benefit package that is tuned to your industry, business plan and employees
- Help you use your employee benefit package as a magnet to make you the employer of choice in your industry
- Maximize your ability to retain the best human capital and enhance your productivity
- Create a wellness culture to improve productivity and the risk profile of your company
- Enhance the financial future of your owners and key executives and entire employee population

## **When you partner with McInnes Group, you will receive:**

- A comprehensive benefit analysis
- Availability of a financial profile for everyone in your company
- Access to a wellness seminar of your choice for your employees
- Ideas to optimize your executive compensation plan
- Recommendations to improve wellness companywide
- Modular educational seminars on retirement, basic money management and investing, legal documents, and life and disability insurance

*Thanks* for your permission to proceed with the C.E.O. model. As I've indicated, this process is comprehensive; it requires access to your existing plans, permission to interview you and your employees and to gather data necessary to prepare our recommendations for a healthier financial future. Of course you are not obligated to accept our recommendations, but it is assumed at some point that you are willing to name the McInnes Group, Inc. as your broker of record. With the acceptance of this agreement we will create a detailed Strategic Benefits Analysis with recommendations. There is a significant cost to this report based on the normal time and resources required to prepare it. We believe our process and value added services will lead you to the conclusion that we are a partner that will help lead you to a better future. All fees are waived for our clients.

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Signature

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Signature

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Date

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Date

# C.E.O. MODEL = R.O.I.

Most Desirable Place to Work

Long-term Wellness Results

A More Productive Workforce

Stronger Financial Futures For All



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