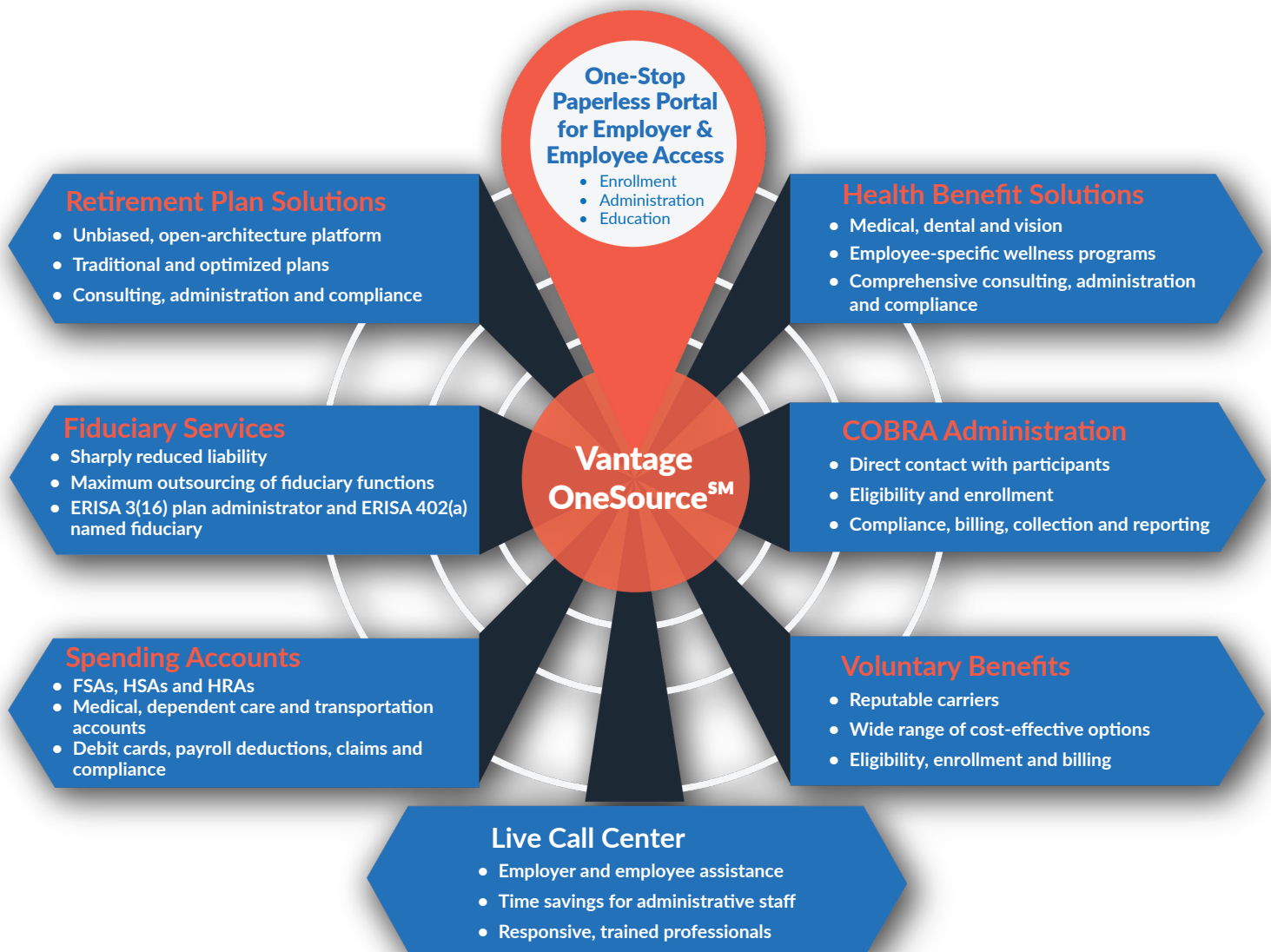




Your Single Source for Corporate Benefits

Employee benefits – complete with design, administration, participant assistance, compliance and third-party vendors – can be a major business challenge. Benefits also come with regulatory and fiduciary risks while draining your company of valuable time and resources.

It's time to put an end to the headaches and distractions. A single-source solution can deliver full-service corporate benefits consulting and administration from a single go-to provider with one unified platform that does away with multiple vendors, separate login requirements and repetitive data entry.



A seamless one-source solution can save time, lower costs, reduce risk and increase plan participation.

The all-inclusive **Vantage OneSource**SM solution from Vantage Benefits Administrators is easier for human resources (HR) staff to manage, easier for finance to cover and easier for plan participants to access.

Transparent, Unbiased, Open-Architecture

You should never be taken in by surprise fees or hidden costs. You require unbiased options so you can select the best. OneSource demonstrates that we're behind you:

- **Transparent fees:** You'll always know what you're paying for and why. We do not participate in hidden revenue-sharing schemes. Any revenue-sharing is returned in full.
- **Unbiased benefit offerings:** We operate independently of all insurance and investment companies. We have no conflicts of interest because we do not offer proprietary insurance products or investments.
- **Open-architecture platform:** With the *OneSource* platform's open architecture, you and your advisers are free to choose the best products and services for your company and participants.

The **unbiased pursuit of your best interests** is our motto and guiding principle.

Your Entire Benefits System, Delivered

You can outsource your entire benefits system and its management to us. You receive a unified point-of-service portal with customized dashboards for employers and employees. Call center access saves time and headaches.

Multiple platforms and vendors disappear. Manual data entry occurs less frequently, and there's no need to enter the same information on various screens. You spend far less time compiling, transmitting and reviewing data. One platform gives you access to everything:

- **Professional fiduciary services:** Through our **Vantage Shield**SM program, you can minimize your retirement plan fiduciary functions and reduce your liability to the maximum extent allowable by law.
- **Health benefit solutions:** Designed for fully insured or self-funded plans, the comprehensive packages created through **Vantage HealthRite**SM services align with your business goals and employees' needs.
- **COBRA administration:** Our **Vantage COBRA**SM experts deal directly with plan participants, delivering unparalleled customer service backed by accurate recordkeeping and regulatory compliance.
- **FSAs, HSAs and HRAs:** You can choose from Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs) with **Vantage Savers**SM spending account services. The FSAs we offer include medical, dependent care and transportation accounts.
- **Retirement plan solutions:** Through **Vantage RetireSmart**SM retirement plan services, you can offer a cost-effective, high-quality plan that includes full-service administration, employee education tools and more.
- **Owner-driven retirement plan solutions:** Now you can combine a traditional retirement plan with profit-sharing and cash balance pension plan components. **Vantage Platinum**SM solutions enable you to accelerate retirement savings while containing costs and ensuring compliance.

Flexibility

You can use many of our solutions a-la-carte, particularly when combined with administrative or recordkeeping services. For more information about *OneSource* or a-la-carte services, call 800.337.8005.

About Vantage

Vantage Benefits Administrators, Inc., is a full-service employee benefits consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. Vantage specializes in comprehensive, cutting-edge corporate benefit program administration, offering fiduciary services as needed. Independent of all carriers and investment product providers, Vantage is unbiased in its pursuit of its clients' best interests. The company emphasizes transparency, integrity, responsiveness and cost efficiency. For more information, please call 1.800.337.8005 or visit www.vantagebenefits.com.



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