



Employee Benefits Services for Large Businesses

Delivering Clarity and Confidence in a Complex Financial World™

Through our affiliation with AssuredPartners, Inc., we provide custom employee benefit solutions for large employers, including plan design, demographic analysis, extensive market choices, benefits coordination, communications and compliance guidance for:

- **Group Health Insurance**
- **Partial Self-Funded Health Insurance**
- **MERP-Gap Hybrid Plans**
- **Group Life and Disability Insurance**
- **Group Dental and Vision Insurance**
- **Flexible and Voluntary Benefits**



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Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Some advisory services are also provided through Vantage Financial Group, Inc., a Registered Investment Advisor. Some insurance programs are provided in partnership with AssuredPartners, Inc. and The Benefit Team, LLC. Cetera is under separate ownership from any other named entity.

