



Take advantage of the shared wisdom and best-in-class services that give you peace of mind and cost savings.

▶ Double-digit health care cost increases, changes in retirement benefit compliance and retaining quality employees are challenging today's employers. Companies of all sizes are struggling to find ways to provide attractive health and financial benefits to their employees while containing costs.

Knowing what benefits packages will meet your business' specific needs in your local market is key. But just being informed won't help you design a competitive benefit program. Being advised will.

UBA Members are local, independent advisory firms located in your community, so they understand the benefits needs of your local market and can guide you through the benefits process from start to finish.



Your UBA advisor will work with you to analyze your benefits needs, prioritize your goals and provide you with technology tools that will streamline costs and improve your overall benefits package. With the shared knowledge and expertise of thousands of other UBA benefits professionals, UBA Firms can meet the needs of any sized business.

## Employer Benefits

**Saves You Time:** UBA Members offer a variety of web-based HR-related tools that lower administration costs and free your HR staff to concentrate on your business' strategic objectives and needs of your employees.

**Saves You Money:** UBA Members have access to sophisticated, actuarially developed tools that provide employers with information needed to manage plan costs, helping your business find the best and most cost-efficient employee benefit plans.

**Find Solutions Just For You:** Because they are independent and local, UBA Members can provide personalized service and help you design benefits packages that work in your local market.

**Helps You Stay Ahead:** Having access to UBA's shared wisdom and national survey data allows Member Firms to be aware of local and national trends and find innovative ways to solve your employee benefit challenges.

**Serves You Locally and Nationally:** Because UBA is a national organization, Member Firms can create unique benefits packages for companies that have locations in multiple states.

**Provides Trusted, Proven Advice:** To be part of UBA, Members must have a proven track record of financial success, experience and integrity. packages for companies that have locations in multiple states.