

STALKER & ASSOCIATES, INC.

Since our founding, our foremost goal has been to provide our clientele with the highest degree of personal and dedicated attention to their *employee benefits and insurance needs*.

There is a sound reason for this strong emphasis on one-to-one interaction. We at **Stalker & Associates, Inc.** believe that only through a close professional rapport with our clients can we effectively assist them in combining the best possible employee benefits available at the *lowest economic expenditure*.

Clients that call upon us for Quality Benefits Services represent an extensive list of individuals, partnerships, corporations and not-for-profit organizations. We measure our results not by how many cases are handled, but by how satisfied our clients are.

At **Stalker & Associates, Inc.** you will have an associate that is directly responsible for your account. This person typically has more than 10 years experience in employee benefits, finance, pension planning, or property/casualty insurance. If additional expertise is needed, another Associate with expertise in that field will be brought in to assist.

The "Single Associate" concept fosters the highest degree of personal commitment by our Associates, while assuring you the best of possible services. It eliminates the need and the cost of having "layers of upper management" assigning you to an "unknown". This allows the Associates

to give directly to you their combined experience of over half a century.



STALKER & ASSOCIATES, INC.



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Stalker & Associates Inc.

EMPLOYEE
BENEFITS

•
Group Insurance

•
Pension Planning

Stalker & Associates, Inc.

*Serving our clients
with a full range of
benefit services. . .*

Employee & Executive Benefits

Employee Health Plans

- ✦ Traditional Medical Plans
- ✦ HMO (Health Maintenance Organization)
- ✦ POS (Points of Service)
- ✦ PPO (Preferred Provider Organization)
- ✦ Prescription Drug Cards

Dental Plans

- ✦ Traditional
- ✦ PPO/HMO

Vision Plans

Disability Income Plans

- ✦ Long Term Disability
- ✦ Short Term Disability
- ✦ Voluntary Programs

Life Plans

- ✦ Group Life
- ✦ Voluntary/Payroll
- ✦ Travel Accident

Section 125 Plans

- ✦ Premiums Conversion
- ✦ Medical Reimbursement
- ✦ Dependent Care (child or adult)
- ✦ Cafeteria Plans
- ✦ Administration

Individual Plans

- ✦ Life Insurance
- ✦ Disability Insurance
- ✦ Medical Insurance
- ✦ Long Term Care (LTC)

Retirement Plans

- ✦ 401(k) Plans
- ✦ Profit Sharing Plans
- ✦ Money Purchase Plans
- ✦ Keogh Plans (HR-10)
- ✦ Stock Purchase Plans
- ✦ Tax Deferred Annuities
- ✦ Administration
- ✦ IRA

Executive Benefit Plans

- ✦ Deferred Compensation
- ✦ Non-Qualified Pensions
- ✦ Key-Man Insurance
- ✦ Buy-Sell Insurance
- ✦ Supplemental Disability Plans
- ✦ Supplemental Health Plan