Flex\$ystem™



SAVE AN AVERAGE OF \$300 PER EMPLOYEE IN PAYROLL TAXES WHILE THEY TAKE HOME MORE PAY.

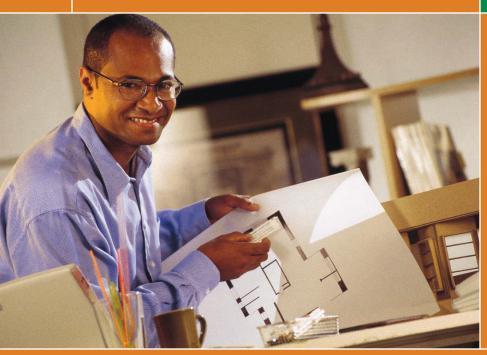
FlexSystem is an IRS Code Section 125 Cafeteria Plan that enables employees to pay for eligible expenses on a pre-tax basis—an instant savings of nearly 30% for the employee. For you? Benefits costs are controlled without restricting choices, and you pay less in Social Security tax for every dollar of employee participation.

HOW DOES IT WORK?

After a paperless on-line set-up, employees place funds in predetermined benefit accounts through salary reduction. When a qualified expense is incurred, the employee submits a request and receives reimbursement. With on-line administration and submission of requests for reimbursement, daily check processing, and direct deposit, FlexSystem provides the industry's fastest turnaround of requests.

FOR EMPLOYERS, FLEXSYSTEM OFFERS REAL ADVANTAGES

- All-inclusive fees—no additional charges or hidden fees
- FlexSystem has a funding arrangement unique to the industry
- Exclusive VeriFlex process for substantiation of requests for reimbursement
- Electronic transfer of client funds to FlexSystem—no more cutting checks
- Not tied to any insurance or other employee benefit plan
- Transportation benefit available at no additional cost
- Mirror-imaging of payroll for fastest turnaround of reimbursements
- 20+ years of experience
- Audit guarantee



FOR EMPLOYEES, FLEXSYSTEM MEANS REAL SAVINGS, REAL FAST

- Toll-free customer service—including a separate line for Participants
- Requests for Reimbursement submissions via paper, fax, or on-line
- Instant account status availability on-line or on FlexSystem's voice response system
- Enrollment or re-enrollment on-line from the privacy of your home
- FlexSystem claim (debit) card for seamless real-time payments

