



ALLIANCE OF BEVERAGE LICENSEES
FOR A RESPONSIBLE LIQUOR INDUSTRY

INTRODUCING THE NEW ABLE BC EMPLOYEE BENEFITS PROGRAM

- Immediate savings of 10% off renewal premium for qualifying members
- Long-term rate stability
- 20-month rate guarantee - Program renews June 1, 2020
- Online administration for plan sponsors

Program begins December 1, 2018

Western Financial Group Insurance Solutions, in partnership with the Alliance of Beverage Licensees (ABLE BC), is proud to offer ABLE BC members access to the ABLE Employee Benefits Program effective December 1, 2018.



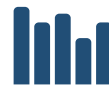
Strength in Numbers

True insurance is attained by spreading risk amongst many



Financial Efficiency

Dealing direct removes inefficient administrative layers, lowering costs



Rate Stability

Stability is generated by spreading claims over the entire pool

About our New Partnership

Western Financial Group Insurance Solutions' proprietary employee benefits program presently provides comprehensive life, health and dental plans to over 1,600 independent Canadian businesses. Through this program, we provide the product and all related services such as day-to-day administration, analytical support and ongoing service support. With all these services under one roof, our program is superior to the traditional method of purchasing employee benefits coverage.

Member Advantages

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|------------------------------|---|
| Cost Savings | <ul style="list-style-type: none">Qualifying members receive an immediate 10% savings off renewal premiums for equivalent coverage |
| Long-Term Rate Stability | <ul style="list-style-type: none">Grow your pool base from approximately 85 members to over 1,600 organizations Canada-wide |
| Online Administration | <ul style="list-style-type: none">Plan sponsors can conveniently perform many administrative functions online |
| Pay-Direct Drug/ Dental Card | <ul style="list-style-type: none">Provides each employee with a pay-direct drug card that pays for prescription drug and professional services electronically at the point of sale |
| Preferred Vision Discount | <ul style="list-style-type: none">As a preferred client, you're entitled to vision discounts without adding extra costs to your program |
| Dedicated Customer Service | <ul style="list-style-type: none">Each member will have a dedicated customer service representative to assist them |
| Cost Plus | <ul style="list-style-type: none">Gain access to a program for owners and key employees to be reimbursed for eligible expenses that may be limited, or not covered under your existing policy |

A simple and seamless transition will be facilitated by a member of our sales team before program commencement.

- ▶ For more information respecting the ABLE BC Employee Benefits Program, please contact:

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