

TARGET BENEFIT ADMINISTRATORS LTD.

Target Benefit provides a unique and specialized benefits plan administration service. Target presently provides their services to wide variety of organizations including Crown Corporations, Associations and privately held Companies. Target has offered their unique services throughout Canada since 1988 and is highly regarded in the field of benefit administration. Furthermore, Target is aligned and accepted by all Canadian Insurance Underwriters who offer employee benefits.

Engaging Target services will provide our clients with the choice of engaging multiple partnerships including insurance underwriters and suppliers. Doing so permits our clients to choose the best plan offering and lowest expense costs. Target reconciles with each partnership on behalf of our clients while our client continues to receive only one monthly invoice. Monthly reconciliations sent to our clients summarize the plans cash flow including tax payments to the appropriate government agencies.

Reducing the cost of a benefits program is a result of incorporating several important plan changes. Engaging multiple underwriters, re-designing funding techniques, controlling plan expenses and customizing the benefits for claims efficiency are the more important changes.

Communicating the plan with the employee's on an ongoing basis has proved to be positive in reducing claims utilization. The employer can share the true cost of providing the employee with their benefits. Sharing information with the employee's offers positive feedback and helps to educate the employee's on how important their participation is in maintaining a healthy plan. Personalized employee benefit statements are available for each employee on an annual basis.

Targets accounting system is extremely flexible and offers our clients the ability to customize their benefits program. Custom reports offer the employer a superior way to analyze their employee plan and better equip our clients to consider changes and; bring notable issues or concerns to the forefront.

Confidentiality is a key ingredient to our success. We presently administer plans on behalf of organizations where security and confidentiality was the key factor to engage our services. All Target employees abide by a strict code of conduct, follows strict policies and is cleared by law enforcement agencies. Our security standards are set at a much higher level compared to industry standards.

Companies at some point find it necessary to market the benefits plan. The task of marketing a plan to competing underwriters and suppliers requires a significant amount of time on behalf of the Company. In many cases, an insurance consultant is required primarily due to the complexities involved. In addition, a market analysis can be expensive. Target clients receive this service free with little to no input from our client. If because of marketing the benefits plan it's decided to make changes, both the client and their employees would normally have to endure a tedious and problematic transfer. Target clients avoid this tedious process due to the fact all pertinent information that is required to make a successful transfer resides on Target systems.

Please contact us. We will be delighted to answer your questions and provide additional information.

Please contact:

William R. Vito, President

Email: bvito@wlvinc.com

Telephone: (416) 740-1335