

## As a business owner, your highest expense is the turnover of your employees.

Research shows that between 68-72% of employees rely on their employer-sponsored benefits for their retirement. The chances of them seeking outside advice with a financial professional is very small. By providing a solution for them, you as the business owner profit by retaining a loyal and experienced team without the financial impact of constant turnover.



## Solutions for Business Owners: How To Manage Your Highest Expense



Insurance Agency

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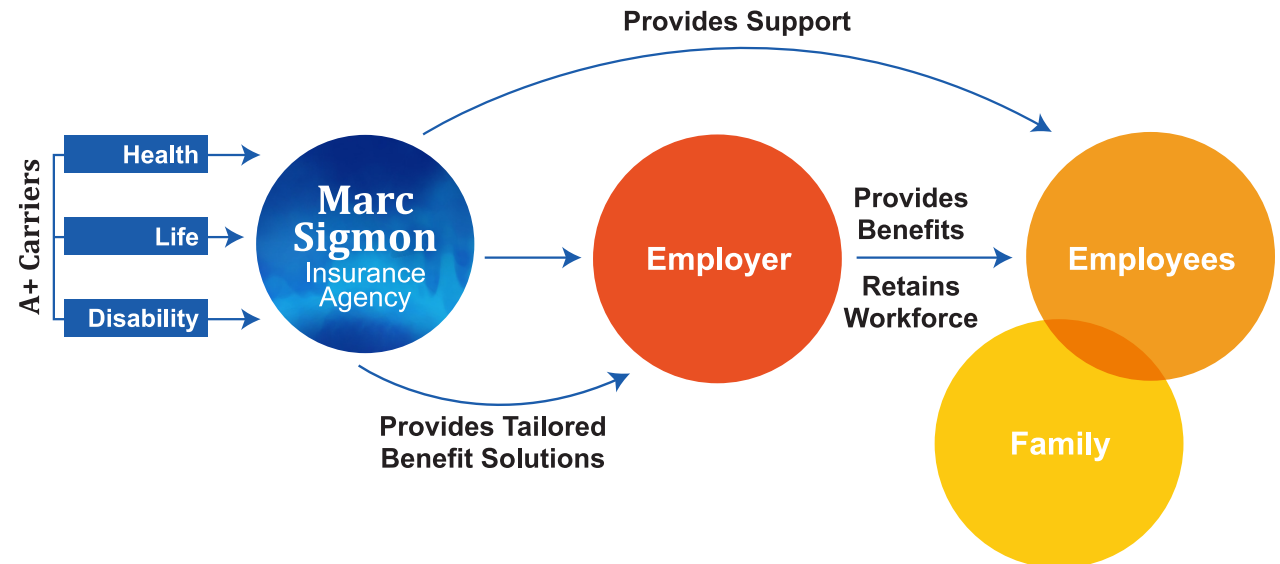
# Taking The Next Steps Together

## Reduced Expenses

Our value proposition helps reduce the expense of high employee turnover with an employee benefit package that is affordable for both employer and employee. Our role is to provide service to you, your employees, and their families to help them prepare for their future. We work together with your staff to educate first, and provide solid, time-proven strategies aimed at achieving their financial goals. Compared to other services you already have or may add in the future, we don't invoice you. We serve in our role at no cost to you.

## Marc Sigmon Insurance Agency offers group benefits using top rated (A or above) companies.

- Health insurance funding is at your discretion. You can elect to fully fund, contribute to the cost, or have a voluntary option to your employees.
- Life insurance is available not just for the employee but for their families. You provide a low-cost benefit to protect their families if the unexpected happens. They have the option to add additional coverage that goes with them after their employment with your company.
- Disability income can be provided to your employees as an added measure to ensure their bills get paid if they suddenly become sick or injured. Worker's Compensation protects them while they are "on the job".



## Customized Solutions

You are in control over all of the benefits that are added. We can provide customized solutions to give you the peace of mind that your employees are taken care of. You can view this as adding an employee to your organization without the additional costs of a minimum wage, payroll taxes, FICA contributions, or Worker's Compensation. You determine the budget for our agency to operate under. We do the work for you to provide benefits to your employees, leading to higher retention and lower turnover.

## Our Process is Simple

First, we have an initial consultation with you and your staff to discuss the options available. There are a few forms to fill out to authorize the carriers to provide a quote to you.

Second, we will ask for a census of your employees with key and confidential information to the underwriters of the insurance carrier that you ultimately choose.

Third, we determine the education and enrollment periods. Our agency meets with your employees in either a group or one-on-one setting to go over all of the benefits available to them and their families. During the enrollment process, we can answer their questions, go over any details they have questions on, and ensure they have peace of mind about their choices and our services.

**Finally, our favorite part!** We deliver the policies and go over the details one final time. Future meetings can be set up, but we will always be available to assist existing employees and enroll new employees.