

YOU CAN HAVE ACCESS TO AN UNFAIR ADVANTAGE!

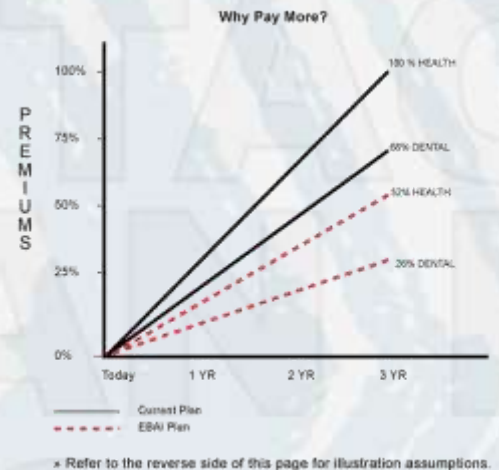
It's fair to say that Group Benefits have become more difficult to renew each year! Ever growing health inflation, trend factors and target loss ratios that insurance carriers implement, seem unfair and unrealistic.

NOW IS THE TIME TO ASK YOURSELF, "WHY PAY UP TO 25% MORE TO HAVE THE SAME CLAIMS PROCESSED?"

We are here to help! **Morrow, Crossdale & Associates** in association with **The Benefits Alliance Group** have been able to develop an **unmatched** benefit program for the small group marketplace. **The Benefits Alliance Group** has enabled us to bring the best in product, expenses, service, administration, and long term sustainable pricing to our clients.

What does this mean for our **MC&A** clients?

- * Lower expenses through superior target loss ratios
- * Higher non-evidence maximums – why discriminate against your higher income earners
- * Longer guarantees on rates – up to 27 months on certain benefits
- * Fair renewals! They are handled on an individual case by case basis by an experienced underwriter
- * Health and dental benefit coverage that continues to age 75* Our current retention rate is 97.5% which proves that we have been successful in keeping clients



It's time to take a look at something different and pertinent in the marketplace today. If you are a company of 35 employees or less, and interested in this offering, please contact you're **Morrow, Crossdale & Associates** Group Benefits Advisor today and we would be happy to sit down and review your current situation.

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MC&A

**Morrow,
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BENEFITS, RETIREMENT & WORKPLACE SOLUTIONS

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