



## Employee Benefits Services for Small Businesses

*Delivering Clarity and Confidence in a Complex Financial World™*

Through our affiliation with The Benefit Team, LLC, we provide custom employee benefit solutions for small employers, including plan design, demographic analysis, extensive market choices, benefits coordination, communications and compliance guidance for:

- **Group Health Insurance**
- **Partial Self-Funded Health Insurance**
- **Group Life and Disability Insurance**
- **Group Dental and Vision Insurance**
- **Flexible and Voluntary Benefits**



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Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Some advisory services are also provided through Vantage Financial Group, Inc., a Registered Investment Advisor. Some insurance programs are provided in partnership with AssuredPartners, Inc. and The Benefit Team, LLC. Cetera is under separate ownership from any other named entity.

