



The Wright Group Services

Connecting Employers with Benefits &
Commercial Insurance Solutions

New and Exciting at The Wright Group Services February 2009

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WELCOME TO 2009! This year is going to be a year of challenges and changes, both nationally with a new President and a lagging economy, as well as changes right here in our own back yard at The Wright Group Services. In 2008 The Wright Group began implementing a growth plan to further develop our capabilities as a service organization for our clients. We have high hopes that these changes have had a positive impact on you and your organization, and we look forward to building on those improvements and continuing our growth in 2009.

2008 brought the firm joys and heart breaks. At the beginning of 2008, The Wright Group purchased Redstone Benefit Systems, a competing benefits consulting firm. As a result, Spencer Swalm and Tony Cook, partners in Redstone, joined our team. Unfortunately, in April 2008, Tony passed away suddenly. Tony had been the face of Redstone's service for many years, and was sincerely loved by his clients. The Wright Group was forever touched by his presence, no matter the short time we had to share. We will continue to miss Tony greatly. On a more positive note, Spencer Swalm came to The Wright Group not only as a partner of Redstone, but additionally as a Legislator, with a high regard and keen interest in the insurance industry. We were certainly pleased when the results of the 2008 elections revealed that our esteemed colleague, Spencer Swalm, was re-elected to State House District 37. Spencer is an advocate of affordable health care for all.

2008 proved to be a very successful year for The Wright Group, with over 80% growth in revenue. Much of this growth was due to the addition of new clients. In order to accommodate this kind of growth, we carried out our plan by staffing up at the beginning and middle of the year. On the sales and marketing side, Julie Thomas and Taryn Murtagh have both been a wonderful addition

to our team. Heidi Cooley rejoined us as an Account Executive for larger group service, and Lance Hairston, an Account Manager, whom we were fortunate enough to have move over from Anthem. Both Lance and Heidi bring multiple years of benefit experience to our firm and have superb relationships with many of our clients. Colleen Griffin joined us early in the year and helps hold us all together by running our office and providing additional sales and service support. Finally, Alison Thompson, formerly with Great-West underwriting, has also rounded out our staff as a Special Project Manager. **WE ARE VERY FORTUNATE TO HAVE SUCH GREAT ADDITIONS TO THE WRIGHT GROUP!**

As we look into 2009, our growth continues! In our ongoing efforts to provide specialized expertise in all lines of benefits and insurance, we are very pleased to announce our first staff addition in 2009 is Jennifer Eggers, Retirement Plan Specialist Account Executive. Bringing 10 years of pension plan experience to The Wright Group, Jennifer will be focused exclusively on consulting clients with qualified retirement plans. By having a dedicated Retirement Plan Specialist, The Wright Group continues our commitment in developing the firm's expertise with specialists, not just generalists. Initially, Jennifer's role will be to implement our Retirement Plan Advisory Group fiduciary process, assist clients with compliance issues, conduct participant educational meetings, annual reviews and investment due diligence.

Prior to joining The Wright Group, Jennifer spent close to four years working at Qualified Pension Services, a local Third Party Administrator. She consulted clients and advisors regarding testing, compliance, plan design, document drafting and participant education. Jennifer started her career on the investment advisor side of the business in Chicago, then moved to Colorado in 2000 where she joined John Hancock, a national 401(k) provider as a Sales Manager. We look forward to introducing Jennifer to you!

1600 Broadway • Suite 1500 • Denver, Colorado 80202

www.twgservices.com

Phone 303.863.7788 • Toll Free 800.322.9773 • Facsimile 303.861.7502

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The Wright Group Services (Continued)

TWG Enhanced Services: The Wright Group continues to roll out new services on our client relationship management platform, Zywave. ***Elements***, our client interactive portal provides a powerful connection not only to The Wright Group and your organization's particular benefit plans and rates, but also useful articles specific to our industry, as well as compliance tools like COBRA notices and access to over 200,000 employee benefit administrators across the country, with whom you can effortlessly connect to for HR, insurance and benefit queries.

RETIREMENT PLAN SERVICES, SUPER CHARGED! We are also very pleased to announce an enhanced suite of retirement plan consulting services that are now available to all of our clients.

Our new ***Retirement Plan Advisory System*** means more dedicated services to help ensure employers' fiduciary compliance, and deliver a more successful and meaningful retirement plan for employees. Core services rolled into the new system, depending on assets, include:

- › Investment due diligence analysis
- › Scorecard fund ranking
- › Service provider searches and benchmarking
- › Plan design and annual review
- › 404(c) fiduciary guidance
- › Employee communications

Perhaps more importantly, The Wright Group will help navigate fiduciary responsibility through robust, systematic, quantitative and qualitative investment analysis involving over 150 pages of detailed reports utilizing 15+ industry standard analytical measurements. Our due diligence process goes far beyond the *Morningstar* 5-star ratings, and instead focuses on a cyclical approach of fund selection, monitoring ongoing documentation and review.

Be on the Lookout! Another enhanced service The Wright Group will be providing in 2009 is a monthly newsletter that will be made available by two different forms of media, either through the ***Elements Portal*** and/or via e-mail. Our newsletter will deliver valuable information you will want and need to know, such as State and Federal benefit updates, compliance information and insurance news you and your employees can use. We hope you will find our newsletter helpful and informative.

Our first seminar in the New Year will be on the ***Elements Portal***. The Wright Group can help enhance your benefit plan service, communication and compliance through your very own ***Elements Portal***.



DID YOU KNOW

The final revised I-9 form will be available on the U.S. Citizenship and Immigration Services (USCIS) website, www.uscis.gov, on February 2, 2009

This information will also be on your Elements Portal going forward.

Beginning February 2, 2009, all employers are required to use the new I-9 form to verify employment eligibility. The new form contains three important changes:

- 1) All documents that are presented for verification must be current.
- 2) Eliminates expired employment authorization documents (Forms I-688, I-688A, and I-688B) from List A.
- 3) Adds two documents to List A: a Temporary I-551 printed notation on a machine-readable immigrant visa; and a passport from the Federated States of Micronesia and the Republic of the Marshall Islands with a valid Form I-94 or I-94A.

To avoid monetary penalties, employers should only accept unexpired documents that are listed on the new Form I-9. If re-verification is required, employers should only accept documents listed on the new I-9.

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We look forward to working with you toward a productive and eventful New Year!

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