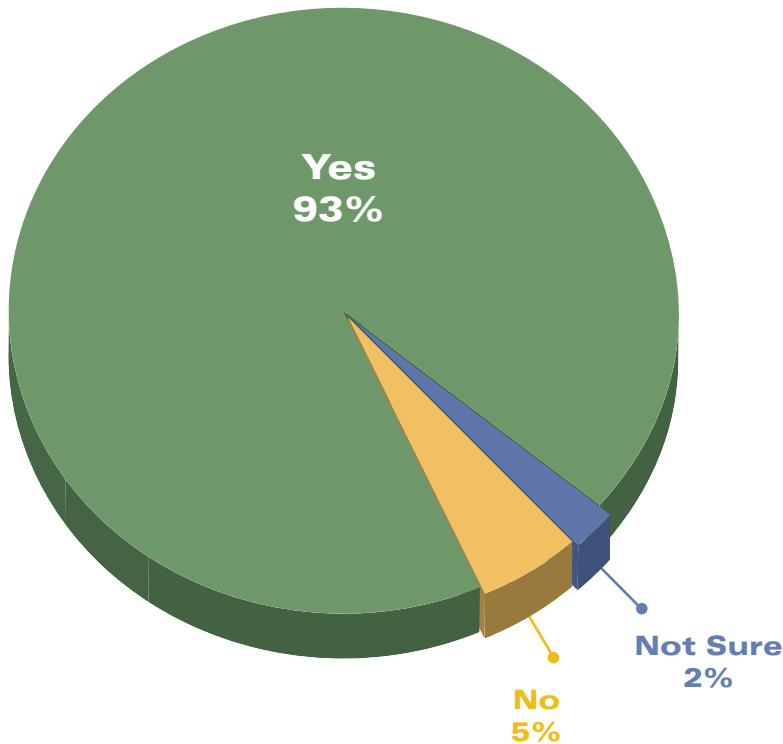


ENCORE PERFORMANCE

2009 FRINGE FACTS® ONLINE SURVEY RESULTS

93% of surveyed employees would like to use the online enrollment resources again.*



FEATURES INCLUDE:

- Improved Awareness
- Improved Understanding
- Greater Confidence
- Improved Overall Satisfaction

Organizations have proved *Fringe Facts*® Online to be effective for both employers and employees since 2000. Benefits can be understood with ease which, studies show, boost employee confidence and participation. Employers realize the benefits of a well-informed and actively involved employee population, which is why nearly 90% our customers continue to use *Fringe Facts*® Online every year.

*Results from FFOL client survey for 2009 plan year

Benefit
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