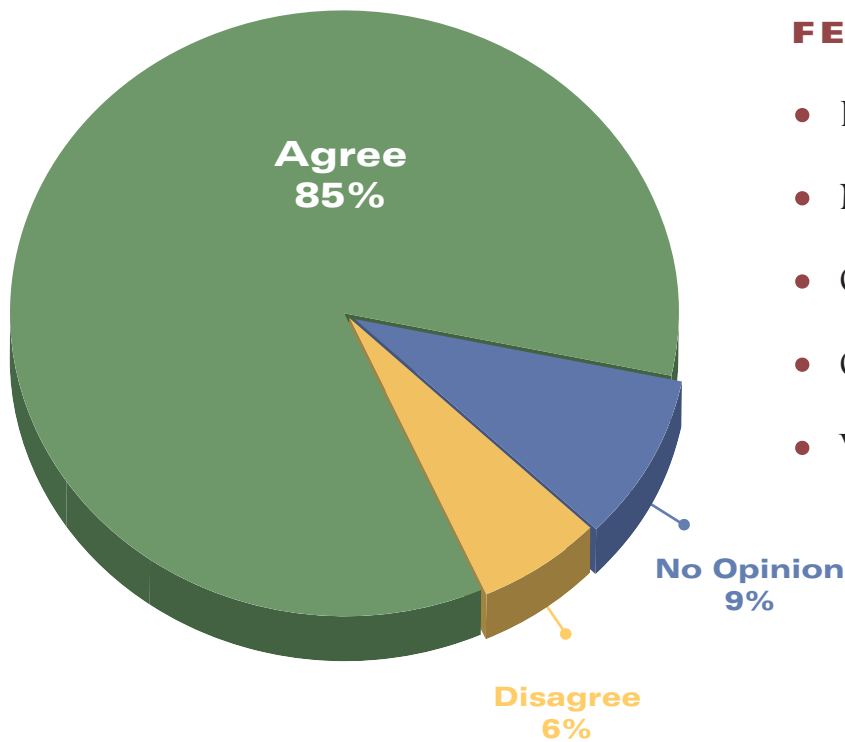


MAKE INFORMED DECISIONS

2009 FRINGE FACTS® ONLINE SURVEY RESULTS

85% of surveyed employees agree that the online enrollment resources helped them make more informed decisions about their benefits.*



FEATURES INCLUDE:

- Enroll Dependents
- Manage Beneficiaries
- Calculators
- Confirmation Statements
- View Deductions

Fringe Facts® Online provides employees with the tools they need to be informed, knowledgeable and satisfied consumers of their benefits.

**Results from FFOL client survey for 2009 plan year*

Benefit
SOFTWARE

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