



Become an EMPLOYER OF CHOICE

Succeed with  **ASSOCIATES INC.**
an essential guide

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We now participate in
an increasingly
complex business
environment

Introduction

Introduction for Employers

WD & Associates is widely recognized as one of New England's preeminent, award winning health care consulting firms.

Introducing YOU to a [NEW CATEGORY](#) of business Advisor / (broker).

Through the years we have strived to **Adapt**, **Change**, and **Evolve** for the betterment of our clients.

“We intend to change the way people view benefit brokers.”

How did WD work with clients in the PAST?

Like every other traditional broker:

- Wait for a service issue to arise, wait for the renewal to generate, quote different carriers & plans.

Is the WD Client Experience different NOW?

You bet it is!

- The old traditional model of brokering is unfortunately all too common among brokers, and provides no value to Employers in today's business environment.
- Our client experience is thought provoking and engaging. It goes beyond the scope of traditional insurance products.

The how?

We've developed a strategic process that solves problems and builds a customized improvement plan for Employers.

The bottom line?

We help create [Employers of Choice!](#)

Introduction: Become an Employer of Choice

Become an EMPLOYER OF CHOICE

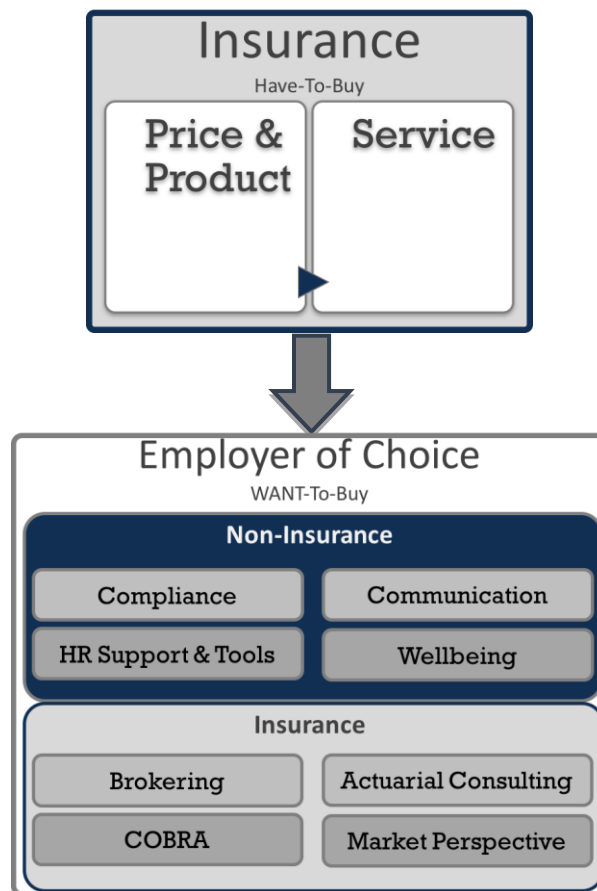
The purpose of the *WDA Strategic Alignment System* is to **help your business become an employer of choice.**

- Attract & Retain the best talent in the market
- Define HR goals and accomplish them for the fewest dollars spent
- Offer benefits in a compliant manner
- Improve wellbeing (and thus productivity/engagement)
- Be the envy of your competition

We are here to help both the employer and their greatest assets, their employees, by creating a strong and more profitable organization. We do this by developing a plan that solves problems in insurance and non-insurance solutions that are catered to your needs.

We create synergies that help build a stronger culture that, in turn, improves the employer's bottom line.

“Clients have potential to realize huge benefits for their business by engaging in our improvement process.”



Step 1



Analyze YOUR
complete
picture

Step 2



Identify the
solution most
appropriate
for YOU

Step 3



Plan of
implementation
to ensure YOU
get results

Step 4



Review and
adjust on a
regular basis

Section 1



Our award winning division

We enhance your experience by bringing meaningful impact to:

HAVE-TO-BUY: At high level we still provide strategy and guidance on...	WANT-TO-BUY: But we enhance your experience with...
<ul style="list-style-type: none">• Group Benefits.• Self-Funded ASO• PEO's• Voluntary Benefits• Custom Co-Pay's• Benchmarking• Pay or Play Rules• Non-Brokered Consulting• Medicare• HSA HRA FSA• Stop Loss• Level Funding	<ul style="list-style-type: none">✓ Legal Compliance Partner✓ Education Partner✓ Actuarial Consulting✓ Benefits Technology✓ Smoking Cessation Partner✓ Employee Communications✓ 6055/6056 Reporting✓ Engagement Partner✓ Enrollment Partner✓ Multi-Year-Plan✓ Telemedicine✓ Total Rewards

Section 2



WD HR Impact provides an organizational improvement plan that aligns our legal compliance services, HR consulting services, and organizational development services.

We enhance your experience by bringing meaningful impact to:

WANT-TO-BUY HR SERVICES

We enhance your experience by becoming your:

- | | |
|----------------------------|--------------------------|
| ✓ HR Consulting | ✓ OD Consulting |
| ✓ Employer of Choice | ✓ Wellness Programs |
| ✓ Strategic Alignment Plan | ✓ HR Tips |
| ✓ Custom Blue Print | ✓ HR Q&A |
| ✓ Leadership Development | ✓ The Community |
| ✓ Corporate Culture | ✓ Federal Guides |
| ✓ Sales Training | ✓ State Guides |
| ✓ On-Boarding | ✓ Sexual Harassment |
| ✓ HR Best Practices | ✓ 360 Reviews |
| ✓ HR Tools | ✓ Performance Appraisals |
| ✓ Vacation Tracking | ✓ ERISA Compliance |
| ✓ Educational training | ✓ FTE Trackers |

Section 3



WD Risk Management Co. specialty is in the commercial market. We evaluate the amount of unique risk to you and fine tune your policy as necessary

We enhance your experience by bringing meaningful impact to:

HAVE-TO-BUY: At high level we still provide strategy and guidance on...	WANT-TO-BUY: But we enhance your experience with...
<ul style="list-style-type: none">• Commercial• P&C• Workers Compensation• Liability• Business Owners Risk• Commercial Auto• General Liability• Umbrella/Excess Liability• Business Continuity• Employment Practices• Professional Liability• Personal Home & Auto	<ul style="list-style-type: none">✓ Online OSHA system✓ Safety Manuals✓ Lock Out – Tag Out✓ MOD Verification✓ Cybersecurity✓ Safety Checklists✓ Safety Presentations✓ Industry Specific Guides✓ State Laws & Resources✓ Training✓ Hazardous Materials

“The best way to protect your company is to have a *Comprehensive, Risk Management Plan.*”

Section 4



WD Wealth Advisors is our Safe & Secure money management division. No matter the financial situation, WD develops a custom plan to further increase and more importantly protect wealth.

We enhance your experience by brining meaningful improvement to:

Want- To -Buy

We enhance your experience by becoming your:

- ✓ **Safe & Secure Strategies**
- ✓ **Personal Retirement Scorecard**
- ✓ **401k Rollovers**
- ✓ **IRA Rollovers**
- ✓ **Living a Tax-Free Retirement**
- ✓ **Fixed Indexed Annuities**
- ✓ **Buy-Sell Agreements**
- ✓ **Social Security Planning**
- ✓ **Life Insurance**
- ✓ **Disability Insurance**
- ✓ **Long Term Care Insurance**
- ✓ **Free Consultations**

Section 5



Every company has a unique vision of benefits that they want for their employee retirement plan. WD Retirement Services was created to explore all of the different retirement options (401k, 403b, Simple IRA) and find the best fit for your company.

We enhance your experience by bringing meaningful improvement to:

But we enhance your experience by becoming your:

- ✓ **Frozen Pension Solutions**
- ✓ **Corporate Retirement Plans**
- ✓ **401k**
- ✓ **Simple IRA**
- ✓ **403b**
- ✓ **Employee Educational Meetings**
- ✓ **Brokerage Accounts**
- ✓ **Business Planning**
- ✓ **Asset Management**
- ✓ **Investments**