

Employer Benefit Underwriters, Inc.

As a leading, privately held, national Managing General Underwriter, we evaluate and underwrite medical risk on behalf of A.M. Best rated A+ Superior, Monumental Life Insurance Company, home office Cedar Rapids, Iowa; A.M. Best rated A Excellent, Standard Life and Accident, home office Galveston, TX; and A.M. Best rated B++ Good, Presidential Life Insurance Company, home office Nyack, New York.

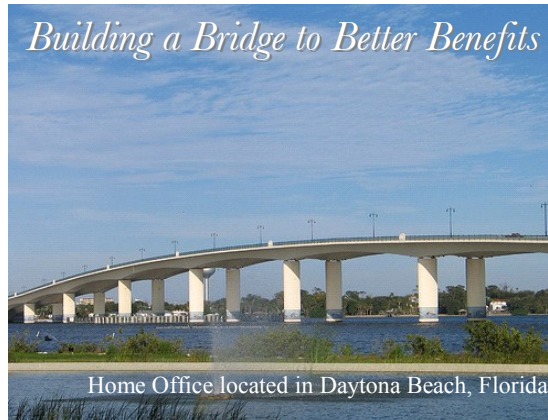
A.M. Best ratings are on a scale of A++ to S for financial strength and operating performance. MLIC rating current as of 6/29/11. SLA rating current as of 5/20/11. PLIC rating current as of 5/25/11.

EBU is poised to achieve outstanding growth by developing preferred relationships strategically located throughout the United States.

If you are interested in pursuing an opportunity with EBU, please email sales@ebu-inc.com.



**Providing Benefit Solutions
Since 1996**



If you are interested in receiving additional information about Employer Benefit Underwriters, please email sales@ebu-inc.com.

Submit proposal requests to info@ebu-inc.com

A complete listing of phone and email contacts can be found on the inside of this brochure.



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EMPLOYER BENEFIT UNDERWRITERS, INC.

**NATIONAL MANAGING
GENERAL UNDERWRITER**



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The Stop Loss industry has become convoluted as the majority of competitors continue to diversify into non-related ventures.

Employer Benefit Underwriters, Inc., is solely focused on Medical Stop Loss.

We build relationships and believe that integrity is the right way to sustain long term mutual success.

The professionals at EBU promise to be responsive to all your needs from Marketing to Underwriting to Care Coordination to Claims. Please allow us the opportunity to show you why we are different.

Underwriting Medical Stop Loss

Innovative underwriting solutions has become a familiar trademark of the professionals at Employer Benefit Underwriters, Inc. Through proper risk analysis and flexible underwriting authority, EBU will assist you in exceeding your clients' expectations. As a managing general underwriter for leading reinsurance intermediaries, EBU is uniquely structured to offer product alternatives and carrier security which are critical in today's challenging marketplace.

Although EBU's average employer group is over 200 lives, proposals are available for groups down to 25 lives with deductible levels beginning at \$15,000. Generous maximum benefits can be proposed up to unlimited. Flexible contracts as well as Terminal Liability options are available. EBU is available to meet your client's needs no matter where they are located in the United States.

Please consider exploring EBU for your next Medical Stop Loss opportunity; the experience will be a refreshing change.



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