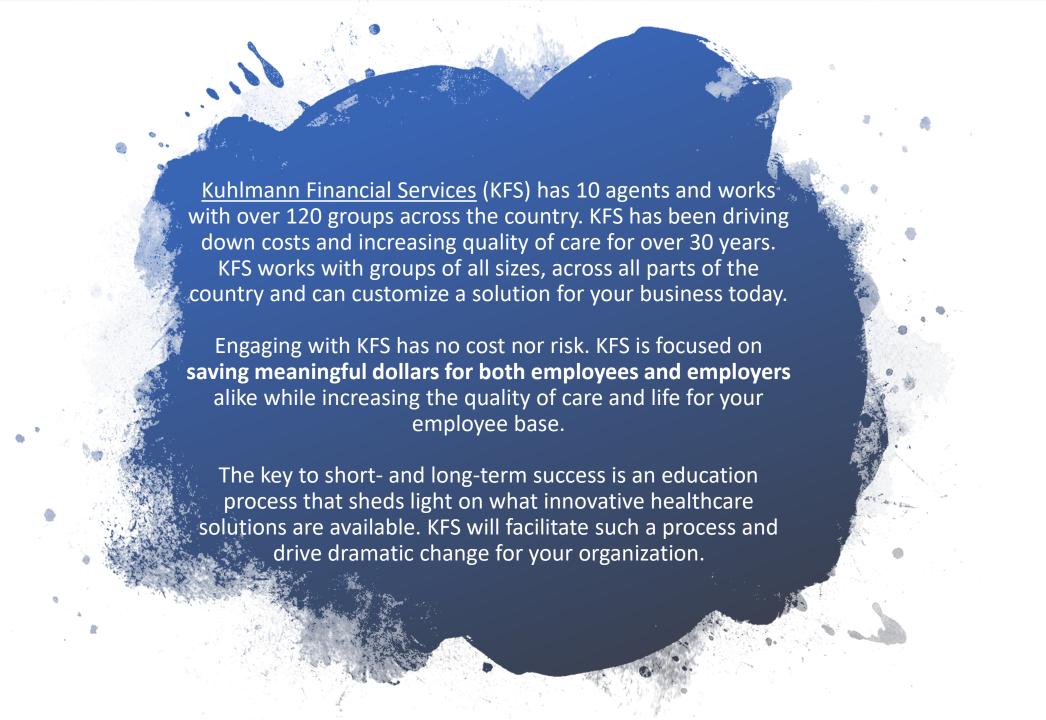
KUHLMANN FINANCIAL SERVICES, INC

As an MSA Pro member with 2 or more employees, you have access to MSA's insurance expert and Marcone's preferred broker, Kuhlmann Financial Services. Kuhlmann Financial Services will provide complimentary healthcare coverage, employee benefits & HR advisory.



Furthermore, all KFS solutions come with our highly accredited **benefits administration system** that will make your life simpler, remove headaches, streamline communication, and ease enrollment for your employees.

Typically, health insurance and corporate healthcare are high cost but low focus for employers. Companies tend to focus more on gross profit, growth and growth management, which is encouraged. However, partnering with **Kuhlmann Financial Services will transform this large expense into a toptier benefits program with high-quality healthcare products** and extensive cost savings that improve overall company net income.

KFS will be in your corner every step of the way, lowering healthcare costs and ensuring high quality of care for your employees. KFS has delivered value for companies of all sizes and will customize our offerings to meet your needs.

There is no risk to you; only the potential to save thousands of dollars, while increasing the quality of coverage and care.

