

K U H L M A N N
F I N A N C I A L
S E R V I C E S , I N C

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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.

Kuhlmann Financial Services (KFS) has 10 agents and works with over 120 groups across the country. KFS has been driving down costs and increasing quality of care for over 30 years. KFS works with groups of all sizes, across all parts of the country and can customize a solution for your business today.

Engaging with KFS has no cost nor risk. KFS is focused on **saving meaningful dollars for both employees and employers** alike while increasing the quality of care and life for your employee base.

The key to short- and long-term success is an education process that sheds light on what innovative healthcare solutions are available. KFS will facilitate such a process and drive dramatic change for your organization.

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 top-tier 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.

For more information regarding our no charge healthcare & HR consultation benefit, please email EnrollMSAPro@kuhlmannfin.com or **click here to submit our MSA Health Advisory survey.**

Once submitted, an MSA representative will reach out to coordinate an exploratory phone call with our MSA Insurance Expert, Kuhlmann Financial Services.