



From the Desk of...

William P. Russell, CHC, HIA

625 S Hawthorne Ste 100

P.O. Box 12888

Salem, Oregon 97309

June 3, 2011

I would like the opportunity to earn your business and be your Employee Benefits Broker.

Over the past 40 years CFP has assisted companies like yours in developing customized Health, Life, and Disability plans. Our goal is to work with OCAPA members and maximize the quality of employee benefits without increasing their budget. We provide day-to-day assistance with plan administration and compliance, allowing you to concentrate on building your business. *Employee Benefits are an essential way to set your business apart and retain valuable employees.*

Essential Benefits include:

- **Health Insurance:** More affordable than ever with the Small Employer Tax Credit.
- **Life Insurance:** Provides guaranteed life insurance to owners and employees regardless of existing health conditions.
- **Disability Insurance:** Allows for a continued monthly income in the event of a disabling health condition.
- **Voluntary benefits:** (Dental, Vision, Critical Illness, AD&D, and Accident riders.) An excellent way for employers to provide employees with the additional coverage they want *without additional cost to the employer.*
- **Employee Retirement Funds:** From a Simple IRA plan to a more robust 401-K plan. Plans are customized for each business based on your needs.

I would like to meet with you and learn more about your company. For a no-obligation proposal please complete the enclosed "Quick Quote" form and fax back to 503-365-2964. To set up an appointment, please call me at 503-399-3812.

A comment we hear frequently is "I already have a broker, *how many do I need?*"
You should have two.....

A fulltime Employee Benefits Broker who comprehends the complexities of employee benefit plans and the evolving mandates and regulations surrounding health care reform and a P&C Broker who specializes in property & casualty insurance

I would like to be your Employee Benefits Broker!!

Thank you for the opportunity to learn more about your company; I look forward to meeting you soon.

Bill Russell



From the Desk of...

William P. Russell, CHC, HIA

625 S Hawthorne Ste 100

P.O. Box 12888

Salem, Oregon 97309