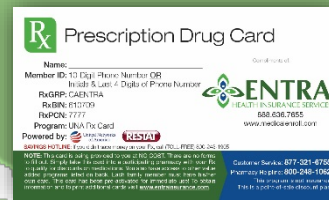
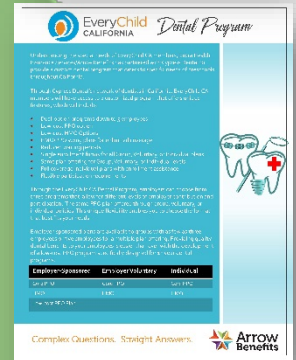


Complex Questions. Straight Answers.



EveryChild CALIFORNIA



Arrow Benefits

Acts as an extension of your team:

- ✓ Single-source solution
- ✓ Complete HR support
- ✓ Customized employee communications
- ✓ Online enrollment services
- ✓ ACA compliance support
- ✓ Benefit administration solutions
- ✓ Premium subsidy expertise

TRUE Network of Advisors

Extends state and national leverage with:

- ✓ An alliance of over 30 member agencies across the U.S.
- ✓ Serving more than 10,000 employers in the country
- ✓ Collective power and coordinated resources
- ✓ Legal and HR services
- ✓ National contracts with local representation

