

## **Client Service Compensation Disclosure**

It is our practice to disclose to our clients how we earn and receive compensation and value for our services. In the course of our representation of your account, we access available opportunities which we believe can contribute to the services which we provide. In addition to the standard fees and commissions received for these services, we may earn additional compensation for our role in providing certain products and services to our clients under separate contracts with insurance companies, group benefit providers and professional service organizations. These companies may pay us contingent compensation upon satisfaction of factors such as volume, persistency or profitability of business placed with them. In addition, such product and service providers may pay us amounts or values related to the support of BSD company conferences, conventions and other marketing efforts. These events can include, but are not limited to: product development, industry trends, vendor product initiatives, educational training seminars and regulatory benefit plan compliance training (i.e., HIPAA, COBRA, H.S.A., H.R.A.) in lieu of cash payment.

Our participation in these events and levels of compensation is determined based upon application to necessary client services.

Companies with which we participated in 2008 included but were not limited to:

- Adams, Martin & Associates, CPAs
- Blue Cross Blue Shield of North Carolina
- United HealthCare
- CIGNA
- Hartford
- Highmark Life & Casualty
- OptumHealth
- Prudential Financial
- Sun Life of Canada
- Smith, Anderson, Blount, Dorsett, Mitchell & Jernigan, LLP
- Womble, Carlyle, Sandridge & Rice

Please contact us if you would like additional information related to these matters. Thank you for allowing us to provide you with insurance, investment and benefit services.