

May 15, 2006

To our valued customer,

In an effort to continue to provide our customers with additional ways of saving money and making it easier to concentrate on your core business it is my pleasure to announce that New York Compensation Managers has joined forces with USA Benefits Inc, to provide you support for all your benefit, payroll, human resource and retirement planning (401k) needs.

The second page of this letter shows you just one example of the unique products and ideas USA Benefits, Inc. has to offer. Their focus is to provide your business with options that will save you money and possibly allow you to offer your employees some benefits that you couldn't afford to look into before. They will achieve this by taking advantage of your favorable demographics and SIC code. The same factors that allow you into a worker's comp trust could also help with your other benefits.

In addition to the 401k product on the following page a few of the projects USA Benefits is currently working on are; Taft Hartley health insurance, discounted group life and LTD and a suite of voluntary benefits that you can make available to your employees at no cost to your organization.

If you are interested in learning more about USA Benefits, Inc. please fill out the bottom portion of this letter and fax it back to (585) 454-5160. USA Benefits, Inc will work with your agent to provide you the information you need, or feel free to call them at (877) 443-8631.

YES, I am interested in:

FAX # 585 454-5160

Group Life

Health Insurance

STD

Voluntary Benefits

LTD

Human Resource Support

NYS DBL

401k

Dental

Payroll Services

Company: _____

Contact: _____

Phone #: _____

of employees: _____



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Fax: 585.454.5160
Web: www.usabenefits.bz

The USA Benefits 401(k)

Easy and Affordable...

Today's 401(k) environment can be challenging for Plan Sponsors of retirement plans. Decisions are especially hard when you've got too many choices of providers and investment options. If you have an existing plan you are not happy with, or you are considering starting a new one, sometimes it's easier to do nothing. And yet, a good retirement plan is one of the most important things for your employees' future. Assistance is available!

Industry Leading Investment & Recordkeeping Services Provider

- #1 in client retention – relationships average 20 years.
- #2 in total plans with 1-1,000 employees (*PLANSPONSOR*, June 2004).
- \$75.8 billion in retirement plan assets (*Pensions & Investments*, June 2004).
- Over 50,000 plans nationwide (*Forbes magazine*, 2005).

Comprehensive Fiduciary Solutions

Portfolio Blueprint™. Morningstar Associates, LLC's role of fiduciary for the investment advisory services [as defined under ERISA §3(21)(A)].

Morningstar® Advice. Provide plan participants with personalized advice.

Strategic Investment Platforms

1. World-class investments offered by many of the best-known fund families.
2. Solution Portfolios™ for people looking for simple, direct investment solutions.

Proactive Sponsor Services and Compelling Communications

Our dedicated Third Party Administrator (27 years of experience) truly sets us apart from the competition. And, our education platform combines a robust library of materials and advice with comprehensive, flexible access to information.

Aggressive Pricing

We've worked hard to achieve the "half-cost" pricing model with economies of scale for USA Benefits clients. Our goal is to make it very affordable for the setup and administration of this plan.

USA Benefits has the 401(k) that today's employers are asking for – a plan solution that is easy to manage, very affordable, and highly valuable to employees.

The proposal process is simple, too. We only need some basic information to get started. To request a personalized proposal, just call (877) 443-8631.