



Benefit Management Philosophy

| Executives & Technology

perspectives & direction

Q&A with Bud Russell Chairman, President & CEO

Robust Systems for Cutting-Edge Ideas

Q Why is technology so important to BALSER's benefit services delivery?

A Technology sets us apart. We are trusted executive benefits advisors and that *moniker* requires a commitment to constantly looking forward, essentially years forward. You can picture BALSER Companies as a hybrid of a "think tank" with the tools to do the real heavy lifting, and in 2007 those tools are related to technology.

Q Do you see a shift where technology has become the dominant factor?

A Not dominant but rather "integral." We put together teams of very knowledgeable benefits professionals in creating and supporting some of the most effective, efficient benefit plans mainly for the executive audience— and primarily for the "Fortune 500" or "Financial Times FTGlobal 500" company. We've provided services for years and the emergence and integration of technology solutions into the equation is completely natural to our methodology.

Q How do you avoid techie speak to explain your system's advantages?

A It's one of four advantages. Certainly, our web solutions are developed in leading edge, highly scalable and flexible technologies that allow us to share highly secure data in real time, and you'd be surprised how many HR and Benefits people understand that language today. But technology means something to the client if it provides a solid solution, so BALSER's expertise, experience and service are as or more important than our superior technology.



Executive
Benefits

Q&A with Bud Russell

Chairman, President & CEO

Q What “more” are companies getting?

A We build custom, fully co-branded participant experiences. We don't think of these as just web sites, but as extensions of our signature service. The open architecture of our system provides unchallenged flexibility and we can deliver “On the Fly” changes using XML. Too, clients need reliable, automated and secure tools like FTP for sharing plan and participant data.

Q Do you test your systems?

A Of course. An annual I.T. assessment, both ethical human hack & scanning) are conducted. We have a dual data center with a hot backup, and it's literally sitting on the metro Ethernet a few miles from here. Our systems are SAS 70 Type II Certified, which is pretty much a requirement to serve our clientele.