



Efficiency, Growth & Savings

Helping Cannabis Businesses Manage Their Employees,
Employee Benefits, HR and Healthcare Compliance
in Order to Thrive in Today's Economy.

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Averta Insurance Solutions proudly offers its unique Efficiency, Growth and Savings program to the cannabis industry. Averta provides next-generation employee benefits savings, bundled with HR and employee management solutions to help your business run more efficiently.

We provide instant value to your business with the following services:



A monthly timeline of valued services. Annual services provided on a monthly basis. Not just the initial quoting, enrollment, and policy renewals that you are most likely familiar with now.



Exclusive access to our industry-leading, licensed HRIS platform. Full access of Employee Navigator™ to better manage your HR tasks, benefits options, employees, enrollments, compliance, administration and more!



Reduce your turnover rate! Averta will help reduce the hard and soft costs associated with employee turnover which can negatively impact your bottom line. Let's put an end to training your employees for their next job!



Valued savings on your annual employee benefits premiums. This includes continued negotiation and research into carrier and insurance savings programs in today's benefits marketplace.



Continued benefits education. We provide continued benefits education for your valued employees, available any time upon request. We want your valued employees to fully understand, appreciate and utilize the benefits options that are available to them.



Professional design, marketing and advertising services. We will assist your marketing team with its ongoing social and print campaigns to elevate your brand awareness. We can help design your brand's apparel as well.

We provide value to your business!

■ Peace of Mind

- **FULL TRANSPARENCY.** We promise to be forthright and will openly explain the benefits administration, quoting, enrollment and renewal process to you. You will always know why certain policies and plans are presented to you - never based on commission or carrier rewards or bonus structures. **Your savings is what matters most to us.**

■ Save Money

- Price is extraordinarily important when it comes to providing your employee benefits. Once we become your employee benefits insurance servicing partner, we will continually negotiate on your behalf with the carriers for best pricing in medical and voluntary benefits options year after year. Full disclosures with all carriers will be made at all times in an effort to save you money.

■ Save Time

- Enjoy your own dedicated account access and use of our licensed industry-leading software platform (**Employee Navigator™**) to better manage your employees, employee benefits, administration, HR and healthcare compliance. Visit www.employeenavigator.com for an un-biased preview of the full suite of products and services that you will have at your disposal through our program. Streamline and digitize your business today to save time in the future with tedious tasks that take countless hours of effort each week.

■ We Will Always Take The Extra Steps

- Not only will our tailored insurance services save you time and money, but our non-insurance services will really make us shine.
- Take advantage of our extensive background in advertising/marketing and business development and put our social media skills to work for you. We can help your business increase its brand awareness.
- Utilize and connect with our circles of interest to find helpful resolutions to any problems that block your potential growth.

Averta is your dedicated benefits administration and enrollment partner.

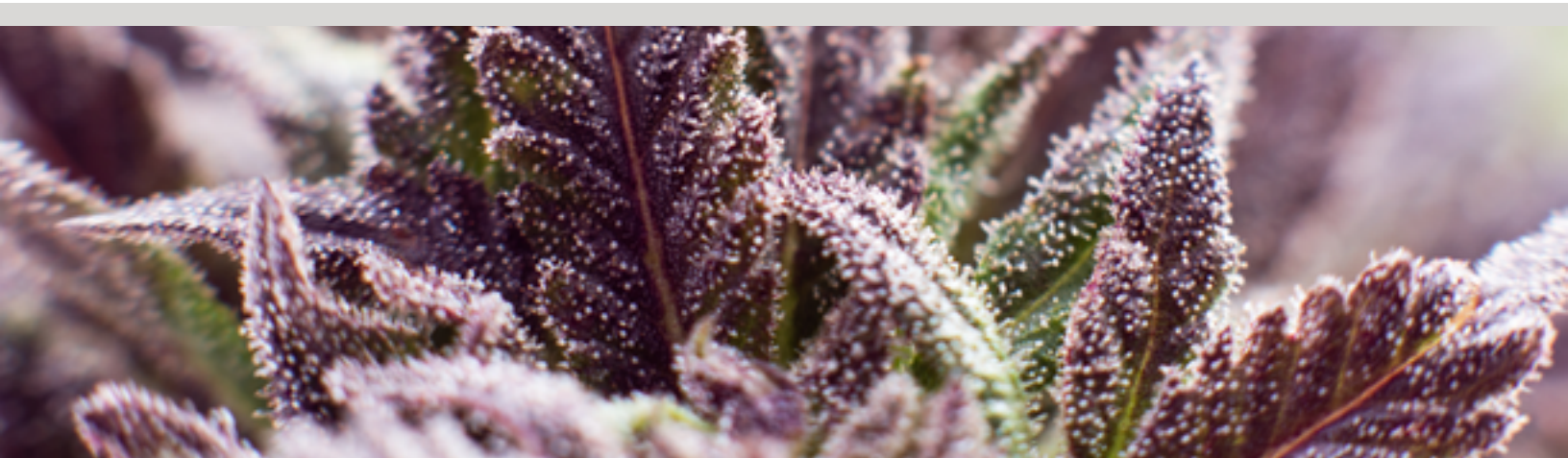
When you choose Averta Insurance Solutions Inc to handle your employee benefits, you have selected an agency that has access to all of today's leading carriers, yet has **no allegiance to any single one.**

Broker incentives, rewards and bonuses do not determine which plans or benefits options we present to our clients for purchase. Instead, we explore the most advantageous options from a variety of carriers in an effort to provide our clients with the most comprehensive and cost-efficient benefits options possible. This often translates to a multi-tier and multi-plan approach for your benefits solutions.

At Averta, we are constantly researching our carriers and new insurance programs in order to meet the needs of your business. We never stop looking for new and better solutions for our employer group clients.

Averta offers next-generation insurance benefits solutions for a successful enrollment.

What are next-generation insurance benefits? They are medical and voluntary employee benefits that are tailored to fit your business goals and applications. These benefits are managed through an intuitive benefits administration and employee management platform (software solution) which provides a streamlined set of tools for your HR department or office manager. Our integrated services will help you save time and money, allowing your business to run more efficiently and stay on track.



Our integrated services include:

■ Medical Employee Benefits

- Group Health, Dental and Vision Coverage
- Benefits Administration
- Benefits Counseling/Education
- In-Person and/or Virtual Contactless Enrollment
- Tax Deduction and Savings Explanation/Interpretation

■ Voluntary Employee Benefits

- Accident, Critical Illness, Disability, Life, Cancer, Medical Bridge, Hospital Indemnity, Dental and Vision Coverage
- Benefits Administration
- Benefits Counseling/Education
- In-Person and/or Virtual Contactless Enrollment
- Tax Deduction and Savings Explanation/Interpretation

■ Human Resources Services

- New-Hire Onboarding/Off-Boarding
- Employee Management
- PTO Tracking, Asset Management, Integrated Payroll
- Benefits Management/Administration/Enrollment
- Healthcare Compliance Services
- ACA, FMLA and COBRA Services

■ Non-Insurance Services

- Advertising, Marketing, Social Media
- Access to Our Real Estate, Tax, CPA/Financial, Legal, and Professional Services Network

Proposed timeline of services for your business:

Please review the following proposed timeline of services that Averta Insurance Solutions Inc. will provide to your business.

(Sample shown below. Dates will change specifically to your program start date.)

3/01

Key personnel **introductions**. Meet with HR manager to **review platform** (initial training and walk through). **Acquire employee census data** for platform set up and new benefits options. **Review compliance checklist**, determine areas of weakness.

3/15

Meet with marketing director to **review marketing strategy**. Request access to social media/website accounts to begin adding new content. **Review Google analytics data**. **Present new policies and summaries of benefits** for review. **Provide update** on platform build-out status. **Present solutions** for maintaining compliance.

4/01 - 4/30

Finalize platform build out. **Perform metric testing** of all employee data before going live. **Add all plan and summary of benefits data** and employee documents to platform. **Provide platform access** to all employees. **Meet with employees** for benefits education and counseling. **Re-negotiate** policy rates. **Begin enrollment**.

5/01 - 6/01

Complete enrollment with new employee benefits. **Migrate data** to platform if necessary. **Continue marketing campaigns**. **Monitor Google analytics and reporting data**. **Send enrollment data to carrier(s)**. **Acquire and deliver certificate(s)**. **Review compliance checklist**, determine areas of weakness.

6/15 - 7/01

Review policy, carrier, benefits and claims issues (if any). **Continue support** for HR manager with misc. platform tasks. **Continue marketing campaigns**. **Meet with owner or decision maker(s)** to confirm all expectations are being met. **Determine new needs, any areas of pain**, that require assistance from owner or decision maker(s).

8/01

Meet with marketing director to **analyze Google reporting data**. **Strategize** new marketing campaigns. **Review platform data**. **Assist HR manager with ongoing needs related to platform, benefits, compliance and employee management**.

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9/01

Monitor trends in site traffic to determine demographic targeting for upcoming marketing campaigns. **Review analytics** to verify ROI is within the targeted designation. **Update SWAT analysis** accordingly, to ensure brand vision, brand perception and brand awareness are aligned. **Review compliance checklist**, determine areas of weakness.

9/15 - 10/01

Consult with carrier(s) on quarterly rate changes to provide future savings on policies. **Review employee retention and satisfaction rate. Survey employees** on benefits needs assessment. **Verify** all employee benefits are satisfactory and utilized properly. **Present solutions** for maintaining compliance.

11/01

Assist HR manager with platform integrations and updates. **Verify all data** is ready for renewals.

12/01

Continue support with platform integration. **Verify all compliance issues** are in order to avoid audits and fines. **Determine areas of weakness** in compliance to resolve.

12/15 - 1/01

Review Google analytics and social media engagements. This includes finding and resolving any reviews, that could damage company's reputation online. **Verify sitemap context, robots text, links, and SEO is updated. Present solutions** for maintaining compliance.

2/01

120 days prior to renewal date, visit with owner or decision maker(s) to discuss new marketing strategy and forecast risk exposures for upcoming year. **Identify any new needs for coverage.**

3/01

Prepare for upcoming renewal with carriers and platform. **Verify rates** are negotiated and acceptable to client. **Update platform** with new policies and summaries of benefits. **Prepare updated census document** to import into platform and transmit to carrier(s). **Verify changes to policies and benefits. Review compliance checklist. Determine areas of weakness** in compliance to resolve.

3/15 - 4/01

Educate employees on any new benefits options. **Verify selections. Begin enrollment of new policies, or renew current policies. Present solutions** for maintaining compliance.

Next Steps

Signing an agency or broker of record letter with Averta Insurance Solutions will give us the ability to provide the best level of service for your business. As your employee benefits insurance servicing partner, we will negotiate the lowest rates for your employee benefits options, which will not be based on any agency, agent, broker, or carrier incentives, bonuses or rewards. You will truly receive the lowest rates for the maximum coverage that you and your employees deserve.

You will enjoy full access to our software platform, **Employee Navigator™**, to better manage your benefits, your employees, administration, HR tasks and healthcare compliance. We will also assist your marketing team with its ongoing social and print campaigns to elevate your brand awareness.

Contact an Averta agent to schedule a time to meet and discuss all of the services we will provide to your business - **at no cost**.

Whether it is single-plan, multi-plan, a multi-tier plan approach, medical only, voluntary only, self-funded, ASO and anything in-between, it will be our joy and privilege to immediately begin servicing your account, and to strategically represent your company as professionally and as loyally as you would expect.

Averta Insurance Solutions Inc.

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