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## **EMPLOYEE BENEFITS**

### **Smart Solutions**

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Employee benefits at Fulcrum Securities Inc. are reviewed annually to ensure that we are competitive and in a position to attract and retain top talent within the industry. Among the benefits currently offered to our full-time employees in 2010:

- ▶ **Medical Coverage**
  - United Healthcare - No Deductible in-network Plan
  - United Healthcare - Deductible in-network Plan
  
- ▶ **Dental Coverage**
  - United Healthcare PPO
  
- ▶ **Vision Coverage**
  - United Healthcare Specialty Benefits Vision Plan
  
- ▶ **Flexible Spending Account**
  
- ▶ **Ability to Purchase Stock in the Company**
  
- ▶ **Vacation**
  
- ▶ **401(k) Savings Plan and Retirement Program**
  
- ▶ **Discounts on Employee Accounts held at Fulcrum**
  - Commission discounts
  - ProCash Accounts: Employees receive free ProCash Plus Gold or Platinum accounts for themselves and their spouse
  - Individual Retirement Accounts: IRA account fees are waived for the accounts of Fulcrum employees and their spouses

Please Note: Fulcrum subsidizes 50% of the medical and dental insurance costs of our employees.