
EMPLOYEE BENEFITS

Smart Solutions

Employee benefits at Fulcrum Securities, LLC 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 2011:

▶ **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**

▶ **Vacation**

▶ **401(k) Savings Plan and Retirement Program**

▶ **Discounts on Employee Accounts held at Fulcrum**

- Investment Accounts: Commission and margin rate discounts for all employees
- 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.