



APEX BENEFITS PARTNERS

where clients come first

Date: January 1, 2025

You are a valued client, and we take pride in providing you with exceptional service. As an independent insurance broker, we offer you superior service and competitive pricing by searching for and identifying the coverage from the insurer that best meets your needs.

As required by the Consolidated Appropriations act, 2021, we are providing you with this disclosure of the compensation we receive for the services we provided to your company. This disclosure includes both direct and indirect compensation that we expect to receive.

Commission: Our firm does not charge a fee for placing your policy. We are paid a commission by the insurer that is part of, not added to, your premiums. The amount of commission earned is according to the standard commission schedule established by each insurer we work with.

Our firm may also receive additional or indirect incentive compensation or bonuses from an insurer for various reasons such as the volume of business placed with a specific carrier. Incentive commission amount and type may vary but does not affect the price of your premiums.

Client Fees: Our firm does not charge you any fees for placement of your policy or for any additional professional services. We are compensated entirely by the insurer in the manner generally described above.

Scope of Services: Our firm works with many competing insurers, and we will attempt to obtain quotes from the insurers that we believe to be suitable based on the preferences and needs that you have communicated to us. However, we cannot obtain quotes from all insurers with products suiting your needs. We will attempt to answer any questions you may have regarding the quotes, insurers or policies that we obtain, but be aware that you make the final decision on which insurance product and coverage amount you need and will purchase.

Additional Information: For more information, specific details or answers to any questions about our services, fees or compensation, please contact us at (774) 239-4139.

Thank you for choosing us to assist you with your insurance needs. We value your trust and appreciate your business. Please let us know if there is anything we can do to serve you better.

Your Apex team,

John, Jeff, Kelley, and Doan



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