

Explanation of Fees:

Licensing Fee: *Payable once:* Our Licensing fee covers the licensing for a broker. The broker will be able to provide eBenefitsWebsites as a service to their clients. The licensing agreement also provides broker with option to build in a commission, and re-sell the service of eBenefitsWebsites to employers. Licensing also gives brokers and their clients' access to our add-on wholesale products library.

Demo Build (Client site Template Design): *Payable once:* This covers the cost of building the broker's custom eBenefitsWebsite demo. Brokers can show case specialty products they offer in their demo as example buttons. Broker (or Broker staff liaison) will work with their eBenefitswebsites.com representative to make the demo site the way the broker likes it. Broker typically then uses their demo as a client site template and can be the template for the broker's employer clientele sites. Broker can add data capture forms and more to heir demo in order to gather leads from their demo site traffic. We also provide options for visitor analytic reports. Broker can use demo to help promote their products as well as client employee benefits websites.

Per Website Build Fee: *Payable once (per website):* This covers the 90 days allowed for the building of each client employee benefits website. This is a when the broker liaison or HR client rep emails their assigned eBenefitsWebsites.com representative the data to be put onto their site. We allow unlimited data addition to the sites during the 90 days.

Monthly Hosting Fee: *Fixed Monthly Cost per Website:* We offer a 10% discount for annual payment of this fee. Billing begins after 30 days from initial start up credit card charge. Per Website Per Month fee covers each site's monthly hosting. For the Benefits Website, we do not charge more for the number of employees a broker client has. This fixed hosting fee provides unlimited employee site usage scalability, meaning an unlimited number of employees may be logged into and using the site at same time/anytime.

Data Updating Fee: *Variable Monthly Cost per Website:* After initial 90 days allowed for the building of the data site. Any site modification that requires an eBenefitsWebsites.com staff member/developers make a change equates to one site update. Any uploaded data item equates a single update. Site updating examples include: switching out carrier forms or summaries etc., adding a benefits or product. We offer continued unlimited site updating for a *Fixed Annual* fee.