

# CENTERSTAGE

Spotlighting the knowledge of your experts at **forte**

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## Making the Best of Your Advisor

We live in a world where navigating the ever-changing landscape of healthcare is difficult, especially alone. This month's CenterStage features Bill Hester discussing how to navigate that landscape more efficiently and effectively. Bill provides the insiders advantage on how to select an advisor, the relationship that should be developed between you and your advisor, and the services and opportunities Forté can provide.



### Introduction to Benefit Advisor Firms

Employee benefit packages are expensive. It's never been more important to find a benefit advisor who understands how to develop a strategy to make the best use of your budget. Benefit consultants do more than assist in the selection of benefit plans. An experienced benefits consultant can put together a benefits package to attract and retain top talent, increase tax savings, encourage wellness and even increase revenue.

**Forté delivers unmatched, quantifiable outcomes. The services provided can affect people in all walks of life, which is why it's a top priority to have advisors, like Bill, on hand and ready to help.**

There are a few questions you should be asking when searching for a new benefit advisor. First, do they have the knowledge and resources to provide you with compliance advice relevant to state and federal laws? If your advisor does not operate within these laws, you may incur significant penalties. Avoid this by choosing a thorough, knowledgeable advisor. Forté goes above and beyond by having a local and national compliance department separate from one another to ensure every plan is legal and viable for our clients.

Secondly, do they look for a reasonable, customizable cost of services? Forté is transparent about payment in relation to services and adjusts payment options to a clients' needs. Some clients choose to pay through the premiums of a product, while others prefer to pay a flat-fee. There's also an option for building a per employee per month payment plan. Be sure your benefits advisor is being transparent about their fees and offering you sufficient payment options.

## Introduction to Benefit Advisor Firms

Once you find an employee benefits firm that falls into line on those two primary points, it's time to have a sit-down with your new advisor. Never settle for less when it comes to your benefit advisor. Your advisor should be there, first and foremost, to provide you with the best quality resources, but also be able to establish a personal relationship. Keep some of these key attributes in mind:

- Are they completely transparent with you? Bill notes it's crucial for you and your advisor to see eye-to-eye. Your advisor should give you all the information you need with your specific needs in mind. You should make sure your advisor is listening and hearing you, and they should recognize your company as unique from their other clients. He says this is particularly important with cost; "The cost of benefits is going up, and it's always better to know why than to be left in the dark."
- Are they readily reporting on the performance of your benefit plans? You should always feel as though you are the highest priority to your advisor. Your advisor should be reporting on your plan regularly, adjusting tools where needed and keeping you in the loop consistently.
- Are they a one-stop shop? For all the money that you invest in benefits, you should not have to pay MORE money for other services. Find a benefit advisor that can support all your needs or will negotiate and navigate the outsourcing for you.

### Perhaps most important...

- Can they talk the talk AND walk the walk? Not only can your benefits advisor provide you with all the resources you need, but they understand how to execute your plan and use each resource. "This is especially important at Forté," says Bill. "We want our clients to know we don't just have everything they need. But that, we can EXECUTE it, too." Forté provides a 360° Perspective™ on the strengths and weaknesses of your short and long-term benefit strategies. Through this unique process, Forté delivers an actionable and meaningful blueprint for your future, while providing access to valuable resources that ensure efficiency and accountability.

Your benefit advisor should be able to deal with any and all current and potential problems that may arise, while establishing and maintaining an engaged, meaningful relationship.

If you have any questions or are interested in learning more about Forté, please contact  
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