



FM FREISENBRUCH

ON YOUR SIDE OF THE TABLE

Strategic, fee-only advisory for Bermuda employers across group health, life, disability and pensions. From market placement to insurer negotiations to continuous program oversight, we work for you.

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THE PRODUCT

Benefits Advisory is an independent advisory and broking service designed exclusively for Bermuda employers, offering expert guidance across group health, life, disability, and pension programs.

Acting solely as an advocate for employers, the service supports organizations throughout the full lifecycle of their benefit programs, from plan design and procurement through to ongoing management and governance. By negotiating directly with health insurers and aligning every recommendation with the best interests of the organization and its employees, Benefits Advisory delivers a truly client-centric experience.

Navigating employee benefits in Bermuda is increasingly complex. Rising costs, limited market options, and evolving regulatory requirements make it challenging to ensure programs are delivering real value. Benefits Advisory cuts through that complexity, providing the independent expertise employers need to make confident, informed decisions for their business and their people.



THE CHALLENGE

THE BENEFITS LANDSCAPE IS CHANGING

Bermuda employers are facing increasing pressure when it comes to employee benefits.

- **Rising healthcare and insurance costs**
- **Limited market options**
- **Increasing complexity and regulatory demands**
- **Growing expectations from employees**
- **Addressing the rising number of retirees entering the plan**

Managing these challenges requires more than administration. It requires informed, strategic decision-making.



OUR SOLUTION

INDEPENDENT ADVICE. BETTER DECISIONS.

Freisenbruch's Benefits Advisory service provides expert, independent guidance to help you navigate complexity with confidence.

We act solely on your behalf bringing clarity, structure, and insight to every stage of your benefits program.

Our goal is to ensure your benefits are:

- **Competitive**
- **Optimized for value**
- **Aligned with your organizational objectives**



WHAT WE DO

END-TO-END BENEFITS ADVISORY

We support you across the full lifecycle of your benefits program:

STRATEGY & DESIGN

- Plan design and structuring
- Benefits optimization
- Market benchmarking

PROCUREMENT & NEGOTIATION

- Insurer selection
- Renewal management
- Independent negotiations
- Broking services

GOVERNANCE & OVERSIGHT

- Regulatory compliance
- Performance monitoring
- Reporting and insights
- Ongoing advisory support





OUR APPROACH

A TRUE PARTNERSHIP

We work alongside your team as a trusted advisor, not just a service provider.

- **Cost-effective**
- **Independent and objective**
- **Tailored to your organization**
- **Focused on long-term outcomes**
- **Built on transparency and trust**





WHY IT MATTERS

BETTER OUTCOMES FOR YOUR BUSINESS AND YOUR PEOPLE

A well-designed benefits program delivers real impact:

- Improved employee satisfaction and retention
- Greater cost control and predictability
- Stronger alignment with business strategy
- Confidence in decision-making





LEADERSHIP



EXPERIENCED. TRUSTED. LOCAL.

Our Benefits Advisory practice is led by Michelle Jackson, who brings over 20 years of experience in Bermuda's employee benefits market.

Her deep industry knowledge and strategic insight ensure clients receive high-quality, independent, and practical advice.

Contact **Michelle Jackson** today to learn more about our **Benefits Advisory Services.**

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