



**For Customers/Clients:**

**There is a significant new national player that just emerged in our industry. We are part of it, we get to influence it and we get to lead it. You get to benefit from it.**

**Q. What is Alera Group?**

**A.** Alera Group is a newly-formed employee benefits, property/casualty, risk management and wealth management firm that has been created by merging 24 like-minded, high-performing independent firms across the United States. Upon formation, Alera Group will become the nation's 14<sup>th</sup> largest independent insurance agency and 7<sup>th</sup> largest privately held employee benefits firm with \$158 million in revenue, 40 offices nationwide, approximately 750 employees and more than 20,000 clients.

The company's corporate office will be located in Deerfield, Illinois, with member firms and locations throughout the United States.

**Q. Why is this happening?**

**A.** Our industry is in the midst of a radical transformation. We were presented with a unique opportunity to form a new company with peer firms that we have known and admired for years. Collectively, we are committed to creating a national firm that will transform the industry and client experience.

**Q. Why is your firm doing this?**

**A.** National Scope. Local Service. The founding members of Alera Group have been developing this concept for over two years. Our motivation is to transform our industry and address a need for better client service. We are committed to providing the personal service you have come to expect, now with the resources, technical expertise and best practices of a larger national firm.

**Q. What is the meaning behind the name Alera Group?**

**A.** The word "Alera" is derived from the Latin word for "success." It represents speed, simplicity and efficiency, as well as a sense of alertness and clarity. We are committed to building on these attributes to deliver exceptional client experiences and enhance our strong local presence on a truly national scale.

**Q. What is the meaning behind the Alera Group logo?**

**A.** This mark portrays strength and solidarity in the shape itself (the triangle being one of the sturdiest geometric shapes). It is balanced and united, similar to Alera Group. This boldly distinctive mark represents the unity and collaborative strength of each firm joining the Alera Group.



**Q. Who and where are the firms that make up Alera Group**

**A.** The founding insurance and financial services firms within Alera Group include:

A&B Insurance and Financial, Inc., Tampa, FL  
American Insurance Administrators, Inc., Mechanicsburg, PA  
Ardent Solutions, Sugar Land, TX  
Beacon Retiree Benefits Group LLC, Plantsville, CT  
Benefit Advisors Network, Solon, OH  
Benico, Ltd., Huntley, IL  
CBP, Stamford, CT  
C. M. Smith Agency, Inc., Hartford / Central CT  
Centennial, Costa Mesa, CA  
Cory Health Services, Inc., Pittsburgh, PA  
CPI-HR, Solon, OH  
Forum, Greenville, SC  
GCG Financial, Inc., Deerfield, IL/ Greenwood Village, CO  
Group Services, Inc., Bettendorf, IA  
HMK Insurance, Bethlehem, PA  
INGROUP Associates, Inc., Lancaster, PA  
JA Counter, New Richmond, WI  
Pentra, Inc., Villanova, PA  
PWA Insurance Services, Gold River, CA  
Relph Benefit Advisors, Fairport, NY  
Shirazi Benefits, Greeley, CO  
SIG, Baltimore, MD  
TRUEbenefits, LLC, Seattle, WA  
Virtus Benefits, LLC, Nashville, TN

**Q. Will the creation of Alera Group affect the service I am currently receiving from GCG Financial, Inc. and GCG Risk Management Consultants LLC?**

**A.** You will not see any immediate changes. Your contacts and services will all remain the same. Your C.M. Smith teams will now have the benefit of being able to access over 750 colleagues who have expertise in a wide variety of areas. In addition, with over 20,000 clients, the ability to leverage industry knowledge will be significantly enhanced. Over time, you will benefit directly from enhanced services, new products and improved technologies.

**Q. Will my primary contact at C.M. Smith change?**

**A.** No.

**Q. Who can answer additional questions that I might have?**

**A.** We understand you might have questions. We urge you to get in touch with your C.M. Smith contact to discuss further details about Alera Group.



**Q. Who can answer additional questions that I might have?**

**A.** We understand you might have questions. We urge you to get in touch with your current contact here to discuss how Alera Group will be able to offer you even more in the near future.



**For Vendors:**

**Q. What is Alera Group?**

**A.** Alera Group is a newly-formed employee benefits, property and casualty, risk management and wealth management firm that has been created by the merger of 24 like-minded, high-performing independent firms across the United States. Upon formation, Alera Group will become the nation's 14<sup>th</sup> largest independent insurance agency and 7<sup>th</sup> largest privately held employee benefits firm with \$158 million in revenue, 40 offices nationwide, approximately 750 employees and more than 20,000 clients. The company's corporate office will be located in Deerfield, Illinois, with member firms and locations throughout the United States.

**Q. Who and where are the firms that make up Alera Group**

**A.** The founding insurance and financial services firms within Alera Group include:

A&B Insurance and Financial, Inc., Tampa, FL  
American Insurance Administrators, Inc., Mechanicsburg, PA  
Ardent Solutions, Sugar Land, TX  
Beacon Retiree Benefits Group LLC, Plantsville, CT  
Benefit Advisors Network, Solon, OH  
Benico, Ltd., Huntley, IL  
CBP, Stamford, CT  
C. M. Smith Agency, Inc., Hartford / Central CT  
Centennial, Costa Mesa, CA  
Cory Health Services, Inc., Pittsburgh, PA  
CPI-HR, Solon, OH  
Forum, Greenville, SC  
GCG Financial, Inc., Deerfield, IL/ Greenwood Village, CO  
Group Services, Inc., Bettendorf, IA  
HMK Insurance, Bethlehem, PA  
INGROUP Associates, Inc., Lancaster, PA  
JA Counter, New Richmond, WI  
Pentra, Inc., Villanova, PA  
PWA Insurance Services, Gold River, CA  
Relph Benefit Advisors, Fairport, NY  
Shirazi Benefits, Greeley, CO  
SIG, Baltimore, MD  
TRUEbenefits, LLC, Seattle, WA  
Virtus Benefits, LLC, Nashville, TN

**Q. Why is this happening?**

**A.** Our industry is in the midst of a radical transformation. We have chosen to take advantage of a once-in-a-lifetime opportunity to form a company with friends and peers who have collaborated for years. Our goal is to help shape this industry transformation. As Alera emerges a powerful new national player, our intention is to provide better outcomes for our clients and better opportunities for the people who work in our organization.



**Q. When will this take effect?**

**A.** The official merger will take place soon.

**Q. How will this affect me as a vendor or service provider of C.M. Smith?**

**A.** The formation of our organization will have no effect on your role as a vendor or service provider. You will continue to play an important role in our success and we look forward to our partnership in the future.

**Q. What do I have to do in order to continue as a vendor of Alera Group?**

**A.** Please reach out to your current contact here to fill out any paperwork necessary to continue to be a vendor of Alera Group.

**Q. Who can answer additional questions that I might have?**

**A.** If you have more questions, we urge you to talk to your current contact here.