



# Clients Crossing Borders? HBS Protects Your Book in the US.

**Managing US benefits for your clients is complex and risky without the right partner.**  
HBS delivers licensed expertise, compliance support, and plan design — so you keep the client relationship while we handle the US complexity.



**Gain US referral revenue and shield your business outside the US.**  
Exclusive access to cost effective, and enhanced coverage plans



## Health

- Medical, Dental, Life & AD&D
- Disability
- Executive Benefits
- Nonprofit coverage



## Human Resources

- Benefit Administration & Technology
- Compliance & Legal Support
- Liability & ACA Reporting
- Succession Planning (Pre-hire to Retire)



## Retirement & Wealth

- 401(k)
- Deferred Compensation
- Wealth Management
- Financial Planning



## Voluntary Benefits

- Critical Illness, Cancer
- Ancillary Coverage
- Long-Term Care
- Workers Comp (P&C)



## How We Are Different



Licensed in all US states with national market presence



Administrative and liability support



Unbiased, client-first advising



Creative plan and cost solutions tailored to each industry



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# The US Benefits Landscape: Complex Challenges, Clear Solutions

| The Challenge for Canadian Companies                                                                     | The HBS Solution                                                                         |
|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| <b>Administering a US plan</b> without in-house expertise                                                | <b>Cross-border expertise</b> to educate your team on US market differences              |
| <b>US healthcare costs:</b> 1 US employee $\approx$ 10 Canadian employees                                | <b>Creative plan design</b> and vendor negotiation to control costs                      |
| <b>Canadian advisors cannot legally advise</b> on US benefit decisions                                   | <b>HBS serves as your licensed US partner</b> , coordinating with your Canadian advisors |
| <b>Complex underwriting requirements</b> (no US office, multi-state employees, national vendor networks) | <b>Access to preferred vendors</b> across all US states, with flexible plan design       |
| <b>Designing a competitive US package</b> to attract and retain talent                                   | <b>Customized solutions</b> tailored to your industry and employee demographics          |
| <b>Staying compliant</b> with US healthcare reform and mandates                                          | <b>Ongoing compliance monitoring</b> , updates, and strategic guidance                   |

## Why Partner With HBS?

Protect your book, strengthen client relationships, and grow recurring revenue with confidence. HBS provides the licensed expertise, compliance oversight, and plan design your clients need in the US — while you remain their trusted advisor. By handling the complexity, we help you deliver more value to your clients, differentiate your practice, and expand opportunities without additional licensing or risk.



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# Protecting Clients Across Borders Is Complicated. HBS Makes It Simple While You Keep Control.

**When your clients expand into the US, we make benefits clear, compliant, and competitive.**  
You keep the client relationship, while HBS delivers the expertise and service needed to support them with confidence.

**That commitment is carried out by the experienced advisors who lead HBS.**

**Ned Havern, President**



Ned Havern founded Havern Benefits Strategies to deliver a best-in-class advisory team for organizations navigating complex health and wealth benefit packages. He has advised companies ranging from large corporations to early-stage growth firms, helping them design competitive benefits while managing rising costs and liability.

Before launching HBS, Ned built his career as a trusted benefits advisor across diverse industries, known for strategic solutions and a client-first approach. He was a three-time member of the Hockey East All-Academic Team and a varsity hockey player at Boston College, where he was drafted in the 2002 NHL Draft. An avid golfer and skier, Ned now brings the same discipline and teamwork from athletics into leading HBS.



**Ryan Coffey,**  
Benefits Advisor



**Tracy Deforge,**  
Senior Advisor



**Kelsey Slack,**  
Benefits Consultant



**Daria Putsch,**  
Benefits Consultant



**Ryan Whitney,**  
Senior Advisor



**Vallery Vega-Yu**  
Benefits Consultant



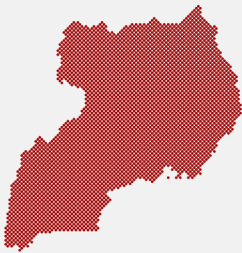
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# Canadian Partner Growth Snapshot



So far this year, HBS has 17 NEW revenue generating Canadian Advisors in which we were able to secure a US Benefits package thanks to their introductions.



Of the 17 new broker partners, the referrals came from 5 difference Provinces (Ontario, Quebec, Manitoba, Alberta & British Columbia).



So far this year, HBS has 295 active Canadian clients sourced from 131 Brokers across Canada since our founding in 2016.



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