

EBS Competitive Advantages

- EBS does not outsource BOLI servicing
 - One firm to contact for all implementation and servicing
 - Superior privacy protection
 - Seven in-house CPAs
 - In-house attorney
- EBS Partners have selling agreements with top mutual carriers:
 - Guardian Life
 - Mass Mutual
 - Midland National
 - New York Life
 - Northwestern Mutual
 - Protective Life
 - Securian (Minnesota Life)
- EBS secure private client information internet portal
- No direct billings for BOLI policy servicing

- Service Organization Control Reports

- SOC I, SSAE 18
- SOC II, Privacy Protection



- EBS upholds a commitment to meeting client needs which has resulted in outstanding retention and satisfaction

- Endorsed vendor with multiple banking associations

- Alabama Bankers Association (ABA)
- Georgia Bankers Association (GBA)
- Community Bankers Association of Ohio (CBAO)
- Community Bankers of Michigan (CBM)

