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U.S. Retirement & Benefits Partners Acquires SF&C Insurance Associates, Inc., Union Lifestyle Benefits and Select Benefits Communications Group

Iselin, NJ, September 13, 2017 – U.S. Retirement & Benefits Partners (USRBP) is pleased to announce the acquisition of SF&C Insurance Associates, Inc., Union Lifestyle Benefits and Select Benefits Communications Group, all joining USRBP’s U.S. Employee Benefits Services Group (USEBSG) division. All three firms are based in Owings Mills, MD.

Founded by Edward Stringer and James Franzoni in 1981, SF&C specializes in providing Voluntary Benefits and full-service plan administration. With an expert team of Benefits Managers and Representatives throughout the country, they serve employers, groups and unions of all sizes nationwide, offering a wide range of insurance products and one-on-one, customized service.

Union Lifestyle Benefits (ULB) was established in 2015 by Mitch Stringer and James Franzoni. ULB is a full-service benefits counseling, communications and administration firm. They specialize in providing a full suite of voluntary benefits to Unions and their members, from auto/homeowners to identity protection to a wide range of life/health-related insurances. ULB works closely with Unions to custom tailor services to meet their specific needs.

Select Benefits Communications Group (SBCG) was formed in 1999 by joint owners Edward Stringer, James Franzoni and Mitch Stringer. SBCG provides benefits consulting, compliance and administration services to over 300 employer clients, mostly in the corporate market. They offer a selection of voluntary benefit options through a network of experienced and knowledgeable brokers. SBCG works closely with HR professionals to provide customized, streamlined technology solutions that exceed their expectations.

James Franzoni and Mitch Stringer will continue leading the firms as Managing Partners of U.S. Employee Benefits Services Group. “As an industry veteran who has observed many organizations, I can only say how pleased we are to partner with such a high-quality firm as USRBP,” said Ed Stringer. James Franzoni added, “Servicing our clients is our top priority and USRBP’s reputation and commitment to their clients is a perfect fit for us.” “Technology and its



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delivery to enhance our clients' experience is just one of many areas in which we look forward to working with USRBP and their broad capabilities," said Mitch Stringer.

"Without a doubt, having SF&C, SBCG and ULB as members of U.S. Retirement & Benefits Partners, we have deepened our leadership team, our service and technological capabilities, and our market expertise. They have a great team of associates who we welcome to USRBP," said Mark M. Skinner, President and Chief Executive Officer of USRBP.

About U.S. Retirement & Benefits Partners

U.S. Retirement & Benefits Partners, with headquarters in Iselin, NJ, is the nation's largest independent K-12 public school and governmental employee benefits and retirement planning services firm, also serving the corporate and non-profit marketplace, with over 1.8 million clients serviced through 43 regional Partner Firms.

Visit www.usrbpartners.com for more information.