

A New Decade Begins: A New Business Model Emerges

By Tim Zimmerman

As we enter 2010, leaving behind one of the most challenging times in this country's history, businesses and individuals are changing the way they view risk and questioning all manner of "traditional" ways of doing things.

Individual investors learned that the "experts" are not always right nor are they always looking out for investors' best interest. Business owners saw how easily business risk can impact their personal lives. Business executives and managers sought ways to be more competitive in their operations and with their human capital. They also learned just how inextricably linked their personal goals are to their jobs.

One group of companies has a unique solution that considers both businesses and individuals. Bailey, Haskell & LaLonde (BHL), Benefit Consulting Group (BCG), and Workplace Health Solutions (WHS), affiliated subsidiaries of Oneida Financial (ONFC: Nasdaq). The combined companies offer one of the most comprehensive portfolios of essential services for individuals and businesses that you can find. The portfolio, known as Premier Advantage™, is touted to provide the group's clients the advantage of having access to more than 170 specialists in a wide range of specialties including employee benefits, human resources, risk management, commercial insurance, individual insurance, retirement and pension plans, financial planning, life insurance and investment services.



"We recognized some time ago that the old model of hiring several consultants and advisors that seldom—if ever—talk to each other, was inefficient and could actually leave you exposed to unnecessary risk," stated Pierre Morrisseau, president of BHL. "By bringing more of the services our clients were asking for under one roof, we learned that we could prevent gaps in their coverages, provide more valuable business resources, and ensure that their comprehensive goals were being met. More important, we found that we could also eliminate overlap and achieve efficiencies that could save them substantial money."

The concept seems so obvious that one would think there would be hundreds if not thousands of businesses doing it. The reality is that there are just a handful of companies in the U.S. that provide such comprehensive services according to BCG president, John Catanzarita.

"We specialize in employee benefits, human resources, retirement plans and financial services," said Catanzarita. "When our clients realized that they could sit down with our combined companies to look at their business and personal needs as one picture, it was clearly a business proficiency we needed to deliver for them. That's when we realized that our new model worked very well and we needed to formalize it as Premier Advantage™."

BHL, BCG and WHS are helping companies to contain costs and reduce risk. They currently work with some of the most prominent companies in the area. BCG and BHL have each seen their businesses grow in excess of 17% last year. WHS, which began in 2008, doubled sales in 2009 and anticipates revenue growth in excess of 50% for 2010. This is significant growth despite the challenging economy and points to the success of their business model.

"What this is telling us is that our clients are confirming the need to have more business services performed by a single trusted advisor," said Frank Calo, president of WHS. "We're paying attention and continue to add more services that will benefit their companies and help their executives and employees meet their goals as well."

Whether you are a senior executive charged with the success of your company, a manager responsible for the welfare of your employees, an employee striving to retire comfortably, or a retired individual hoping to fund a long retirement, BHL, WHS and BCG can help keep risk from ruining your plans.

You can learn more about these companies and the services they offer by contacting them at:

Bailey, Haskell & LaLonde: (315) 457-1830

Benefit Consulting Group: (315) 474-1707

Workplace Health Solutions: (315) 413-4433

“Working with BHL and BCG has brought us new and creative ideas in the area of risk management and benefit solutions that have provided great results.”

John Bergemann
Director Human Resources
Crouse Hospital



BHL, BCG and WHS clients enjoy the Premier Advantage™ —access to one of the most comprehensive portfolios of business and individual insurance, wealth management, risk management, human resources consulting and employee benefit services.



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During these challenging times, businesses and individuals are looking more closely than ever at the value they receive from their advisors. Many are questioning the wisdom of utilizing a variety of different companies that seldom, *if ever*, work together to achieve maximum return on their investment.

At BCG, BHL and WHS, our clients know the value of looking to one trusted source for innovative solutions to their needs. They know we won't pull standard products off the shelf and don't make a single recommendation until we fully understand their personal and business risks and objectives. Only then will we offer the most effective and affordable programs for:

- ▶ Employee Benefit Consulting
- ▶ Human Resources Consulting
- ▶ Commercial Insurance
- ▶ Individual Insurance
- ▶ Risk Management Services
- ▶ Wealth Management
- ▶ Financial Planning
- ▶ Pension Plan Design and Administration

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