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FOR IMMEDIATE RELEASE

Advanced Voluntary Concepts (AVC) Hired Christopher Bernardine as Chief Operating Officer

Key Hiring to Strengthen Company's Leadership and Continued Growth

WESTCHESTER, NY September 2013 — Advanced Voluntary Concepts, Inc. (AVC), has hired Christopher Bernardine SR., WBC. as Chief Operating Officer to expand top level management to assist with the exponential growth of the company due to the acquisition of several sizable clients and national endorsements.

Chris has more than 22 years of experience in the industry, with significant expertise in employee benefits, benefit communications, voluntary benefits and implementation. He will be responsible for the company's day-to-day operations and will use his vast experience and industry relationships to foster continued growth for AVC.

"Chris is a great addition our team," said Daniel Robinson, president of AVC. "His knowledge and benefits background, in addition to his management, business development and communications credentials, will help us drive continued growth as we meet the increasing demand for our services. I am happy to bring aboard a long time associate, especially one as reputable and accomplished as Chris."

Prior to AVC, Chris was with AFLAC where he was hired as second vice president of broker services for Aflac Inc. to assist with the development and execution of Aflac's broker strategy. In 2009 he was promoted to vice president of Aflac Wingspan and national relationships and in 2010 vice president of enrollment, responsible for the overall strategy, development and execution for enrollment. Chris has earned the Workplace benefits Consultant (WBC) designation and is a current Advisory Board member of The Worksite Benefits Association, advisory member for various insurance carriers as well as a past board member and vice president of the Voluntary Employee Benefits Board known as VEBB and the Mass Marketing Insurance Institute (MI2). Chris' career began after graduating from Delaware County College when he joined Combined Insurance and Aon, holding several sales and management positions for ten years. After leaving Combined he became a partner and president of Beacon Benefit Communicators, a national communication and enrollment company. Chris returned to AON seven years later in June 2005 as President/Managing Director of EBC.

Chris is a published author and has given numerous presentations on voluntary benefits, benefit communication and education, enrollment, goal setting, motivation, training, employee retention and recruitment on a regional and national basis.

About Advanced Voluntary Concepts

The professionals at AVC provide customized voluntary communications solutions for their clients and the clients of the brokerage community. AVC provides each employer group with the individual attention and service required to ensure the appropriate enrollment methodology is used to effectively communicate an employee's benefits, thus achieving an optimal result for all parties involved.

For more information, visit www.advancedvoluntaryconcepts.com

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