

**EMPLOYEE  
BENEFITS MANAGER**

**PENSION SERVICES**

**PROFIT SHARING SERVICES**

**DEFINED  
CONTRIBUTION PLANS  
RECORDKEEPING SERVICES**

**401 (K) PLANS**

**DEFINED BENEFIT PLANS**

**ACTUARIAL VALUATIONS**

**BENEFIT CALCULATIONS**

**PLAN DESIGN**

**BENEFIT PAYMENTS**

F.A.S.B.

**YOU'RE RIGHT.  
IT'S TOO MUCH FOR ONE PERSON  
TO HANDLE.**

When the chaos and complexity of Retirement Plan Services become too chaotic and complex, call your local Travelers Client Representative.

These dedicated professionals provide retirement plan services through a unique nationwide network of local field offices. They combine expertise and state-of-the-art technology to offer you a full range of services including recordkeeping, actuarial valuations, and retirement payments. All designed to make life easier for you.

For more information, call or write Tom Willison, Vice President, Asset Management & Pension Services, The Travelers, One Tower Square, Hartford, CT 06183, (203) 277-2150.

**TheTravelers**

The Travelers Insurance Company and its Affiliates, Hartford, CT 06183



# RECORDKEEPING


(WITH NO STRINGS ATTACHED)

Ever notice how some companies tie their recordkeeping services to their asset management services? Makes you wonder what their real interest is.

At The Travelers, however, we respect your right to accurate, comprehensive recordkeeping—with no strings attached. Our nationwide network of local service professionals, backed by our state-of-the-art technology, guarantee you timely and accurate reports.

When you get down to it, there's only one thing attached to our recordkeeping service. Your peace of mind.

For more information, contact John Prom, Second Vice President, Asset Management & Pension Services, The Travelers, One Tower Square, Hartford, CT. 06183, (203) 277-2997.

**TheTravelers**

The Travelers Insurance Company and its Affiliates, Hartford, CT 06183

**Easy.**  
We'd like to  
**Simple.**  
introduce you  
**Clear.**  
to some words  
**Direct.**  
you never  
**Lucid.**  
associated with  
**Effortless.**  
managed health care.  
**Uncomplicated.**

The easiest, simplest, clearest, most uncomplicated health care program has come to New York - *UmbrellaCare*™ from The Travelers.

Instead of confusion, difficulty and obscurity, *UmbrellaCare* gives you a full portfolio of easy-to-understand plans backed by specially trained administrative teams that handle everything from claim processing to enhanced customer service.

And, because *UmbrellaCare* lets you choose from a broad selection of standardized model plans, it can reduce your expenses by up to 40%. Just pick a plan, and we'll have a quote to you in 10 days... and have you covered in as little as 30 days.

For more information on why *UmbrellaCare* is the easy choice in managed care for New York, call your broker or your local Travelers representative at (212) 574-2534.

The **Travelers**   
Insurance Companies

MD  
DDS  
RX  
HMO  
PPO  
POS  
EPO  
PLANS  
MADE  
EZ

There's no shortage of health care plans on the market. Unfortunately, most of them are complicated, convoluted and mystifying.

Making sense out of the typical dental plan is like pulling teeth. Most prescription plans are as clear as a doctor's handwriting. And reading the fine print on a managed care enrollment form can make you feel faint.

At The Travelers, we think all that defeats the concept of health care.

To cure this situation, we've developed a wide range of comprehensive medical plans that are user-friendly. In fact, our managed care programs are so refreshingly clear and lucid, you'll feel better the moment you enroll.

We'd like to tell you more, so please call 1-800-1-EASY MD. Even our number is easy.

**TheTravelers**  
*The easy choice in managed care.*

# RISK

# LOSS

We're extremely sensitive  
about some four-letter words.

Of all the words that irritate us, these two rank right at the top. Why? Because loss costs and risk continue to be a substantial drain on American businesses.

But there is good news: our loss control consultants and loss prevention specialists can help reduce your risk and losses. As some of the foremost experts in the industry, we work closely with companies across the country to develop safety management strategies based on the specific needs of our clients.

Utilizing state-of-the-art technology and a full-range of loss control services, we can help you lower your workers' compensation and liability costs and also assist you with compliance to OSHA standards. Whether you purchase your loss control services as part of an insurance program or separately, The Travelers loss control consultants will work with you to protect your most valuable asset: your people.

For information, please contact Steve U. Boccia, One Tower Square-10CR, Hartford, CT 06183; (203) 277-2709.

The Travelers can help you make your company a safe place to work. SAFE...now that's a four-letter word we like.

**TheTravelers**  
Insurance Companies