



**Montana Automobile  
Dealers Association**

May 17, 2005

Dear MTADA Member:

We are pleased to have the opportunity to re-introduce you to Fringe Benefit Resources and American Fidelity Assurance Company, our voluntary employee benefits partner. In the effort to provide you with a wide selection of employee benefits choices, the Montana Automobile Dealers Association joined together with American Fidelity Assurance Company and Fringe Benefit Resources in 2002. The joint program offers a variety of supplemental and voluntary benefits including:

- Disability Insurance – Paycheck Protection
- Hospital GAP PLAN – Supplemental Medical Expense Insurance
- Section 125 Administrative Services
- Cancer Insurance
- Accident Insurance

American Fidelity Assurance Company underwrites these benefits. American Fidelity is rated A+ by AM. Best and has been a leader in providing voluntary payroll deduction products across the United States to dealerships like yours for over 40 years. American Fidelity has long been a partner in providing auto dealer associations outstanding service and products.

The MTADA-American Fidelity plan is supported and serviced by Fringe Benefit Resources (FBR). FBR is centrally located in Great Falls. They have been providing worksite programs since 1978 and specializing in employee benefits for Montana businesses. FBR works with more than 5000 Montana employees and employers. We have asked representatives of FBR to contact you to discuss the employee benefit options for your dealership. We highly recommend FBR and American Fidelity for their products and services and consider them to be the right choice for MTADA members.

Sincerely,

Marilyn J. Olsen  
Executive Vice President