



*"The Ocean State's Trusted Voice in Real Estate®"*

[kwaor.realtor](http://kwaor.realtor)

Dear valued KWAOR member,

As you know, the Kent Washington Association of REALTORS® continuously seeks opportunities to help our members. As a result, we have obtained for you access to a new web-based benefits marketplace– with supplemental and voluntary benefit products from **A-rated carriers at reduced, volume-based pricing** chosen for you.

These benefits are often only available to larger employer groups, with rates that are lower than you can get on your own. Through this benefits marketplace, you will have the option to buy by payroll deduction.

Dental, vision and pet insurance are all examples of the benefits offered at the marketplace. Visit <https://brokerexchanges.com/> to visit the website.

There's **no obligation**, only cost-saving opportunities. Unlike the old way of buying benefits, you can shop anytime, from anywhere, 24/7, in a familiar setting similar to your favorite online shopping sites.

**Marketplace Features:**

1. Top quality products at extremely competitive rates
2. Shopping is comfortable, unrushed, with self-education tools
3. Members can shop conveniently and comfortably 24 hours a day, seven day a week
4. No administrative paperwork for members to handle
5. No hidden fees
6. Any questions can be handled by our benefits call center
7. ACH payments are available

Today, industry standard health plans come with high deductibles, so it's important that you have access to products offering increased custom protections for yourself and your family, helping to cover the gaps in health insurance for which you are financially responsible.

**Dental, vision, disability, life, accident, critical illness, GAP... and voluntary plans like pet discount, pre-paid legal and identity theft ... are all available at volume-rate pricing.**

Visit <https://brokerexchanges.com/kwaor> to visit and set up your account.

Sincerely,  
Linda J. Arcouette  
CEO

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