

# Fred Garfield, CEBS CFP® ChFC CLU RHU

Senior Vice President / Practice Group Leader / Employee Benefit Solutions

Fred Garfield is a Firm Principal, Senior Vice President, and an Employee Benefits Practice Group Leader with the Horton Group. Having more than thirty-five years of experience, Fred serves clients of 100 to 6,500 employees as an employee benefits and financial risk management consultant. He has earned the Certified Employee Benefits Specialist (CEBS), Certified Financial Planner (CFP®), Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), and Registered Health Underwriter (RHU) designations. These combined professional designations represent more than fifteen years of advanced study in this industry.

While those abbreviations represent a highly qualified and talented specialist in this field, but Fred knows that all of these designations mean nothing if you can't deliver on your promises. "Our client service team and the worksite wellness professionals at Horton have been incredible with their follow-through on critical services. Horton's continuing investment in technology solutions and talented staff to serve our clients has been critical to our client retention and growth."

While Fred aggressively negotiates in the marketplace on a client's behalf, what happens the rest of the year is the real value in Horton's "strategic service schedule" process. Health plan claims and insurance costs are only a small part of the total "people cost" for a client.

Fred knows an integrated, proactive approach to health can bring significant, long-term cost savings that will reduce employee absenteeism, reduce disabilities and FMLA events, avoid workers compensation claims, and provide health and wellness results that can significantly improve the quality of employee's lives.

If "a company's wealth is within their employees' health," then Fred's goal is to create and oversee a strategic effort for maintaining human capital. "An auto manufacturer could not afford to provide a warranty to owners who do not change their oil and service their vehicle properly," Fred states. "Similarly, we must help clients engage their employees so that they act responsibly, providing them with the knowledge and resources necessary to keep their employees healthy and avoid the most serious and costly health claims."

Fred worked extensively with Horton and Assurex Global in designing and implementing a "Private Exchange" health model that has been successfully implemented for a number of large, national clients. By offering a wide variety of plan options, supplemented with voluntary benefits, employees have made smarter choices and voice greater satisfaction from their benefits.

Through this holistic and client-centered approach, Fred has enabled many companies to "bend the curve" downward on medical cost inflation and receive premium rate stability and reductions in overall healthcare costs.



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CEBS, CFP®, ChFC, CLU, RHU  
Senior Vice President /  
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## About The Horton Group

Horton is an insurance, employee benefits and risk advisory firm that leads clients with complex needs and limited resources to a higher level of performance. We help our clients recognize and understand enterprise risk and offer solutions to turn these perceived costs into a competitive advantage improving business performance, sales and profits.

Insurance / Risk Advisory / Employee Benefits

# HORTON

## Fred Garfield / Fact File

### Education:

Bachelors in Communications and Psychology  
Lake Forest College, Lake Forest, IL  
Certified Employee Benefits Specialist  
The Wharton School, University of Pennsylvania

### Professional Background:

- The Horton Group Principal and Senior Vice President, since 1996
- SMF Associates Owner, President / CEO, 1990-1996  
Principal and Producer, 1980-1990
- WKQX/NBC Radio Assistant Music Director and  
On-Air personality, 1977-1980

### Professional Designations and Licensing:

- Certified Employee Benefits Specialist
- Certified Financial Planner®
- Chartered Financial Consultant
- Chartered Life Underwriter
- Property & Casualty License in Illinois
- Life & Health Licensed in 12 states
- FINRA Licenses – Series 6, 22, 63, 65

### Professional Recognition:

- Life and Qualifying Top of the Table Qualifier  
Million Dollar Round Table
- Vanguard, Hall of Fame, and Millenium Awards  
New England Financial, a MetLife Company
- National Finalist - 2016 Broker of the Year Nominee  
Benefit Selling Magazine / BenefitPro.com
- Benefits Agent of the Year - 1995, 1998, 2001, 2003  
GreatWest Healthcare, a CIGNA Company

### Advisory Board Experience:

- Aetna Life and Casualty
- CIGNA / GreatWest Healthcare
- Guardian Life
- Mutual of Omaha
- MetLife
- Anthem / Blue Cross Blue Shield
- New England Financial

### Industry & Community Involvement:

- International Foundation of Employee Benefit Plans
- National Association of Insurance and Financial  
Advisers
- National Association of Health Underwriters
- New England Financial Leaders Association, former  
Executive Committee Officer
- Society for Human Resources Management
- Illinois CPA Society, practicing faculty for continuing  
education



*"The efforts made by The Horton Group have not only improved our company's bottom-line, but have greatly improved the attitude of our employees. The wellness initiative has raised the quality of our benefits program and the value of improving overall health."*

John Dudek, President  
Dudek and Bock Spring Manufacturing Company

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