



TRUST OUR EXPERTS TO SERVE YOUR VOLUNTEERS

Reward your members' service and recruit new volunteers with Penflex Service Awards for Fire & EMS.

Length of Service Award Programs (LOSAPs) are government-funded programs that function like pensions for active emergency services volunteers. For hours of duty and responses to calls, LOSAPs provide a regular cash benefit when members reach a retirement or entitlement age.

For more than 30 years, Penflex and McNeil & Co. have provided specialized risk management, insurance and actuarial services for volunteer fire and EMS organizations. Backed by our combined expertise, Penflex offers superior service, affordability and category knowledge that your organization can rely on.

Our leadership helped craft the first-ever laws to establish LOSAPs in New York, and we've stewarded 450+ successful programs by focusing on what's best for our clients - not what's easiest or most profitable for us.

What to Expect With Penflex:

- Streamlined payments and 1099 processing
- Reduced administration costs
- Real LOSAP and fire/EMS service expertise
- Transparency about program costs - with access to an actuary that can talk you through key decisions
- A plan to fit your organization, from program design and local voter approval to investment monitoring and customer service

Our Services:

- LOSAP administration and planning
- In-house actuarial services and support
- Qualified referrals for low-cost investments
- Maintenance of records and assistance with payment
- Independent monitoring and reconciliation of investments
- Consulting and assistance through the LOSAP process

Whether you're an organization looking for new incentives to support your volunteers or already have a LOSAP you'd like to us review - we're ready to help simplify the process.

Schedule a Consultation:
mcneilandcompany.com/penflex • (518) 783-6933