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## **Lenders One adds Preferred Vendors for Healthcare and Employee Benefits**

*Competitive Employee Health and Benefit Vendors now on Lenders One Platform:  
Northgate Benefits and Pareto Captive Services*

**ST. LOUIS -- August 3, 2015** – The Lenders One<sup>®</sup> Mortgage Cooperative, a national alliance of independent mortgage bankers, correspondent lenders and suppliers of mortgage products and services, today announced that Northgate Benefits and Pareto Captive Services have been added to the cooperative as preferred vendors. By partnering with these vendors, Lenders One members will now have the ability to build their own customized and cost effective healthcare and employee benefits programs.

Northgate and Pareto are combining their services to create the health and employee benefit offerings that were introduced during the 2015 Lenders One Summer Conference.

Northgate Benefits, an independent brokerage, will provide the tools for Lenders One members to design individual, non-medical benefit programs including insurance, employee wellness, health risk management and retirement services, as well as access to a total human resources management function. This includes access to Northgate's SuiteHR<sup>™</sup> workforce management tool, a web-based database for payroll and human resource management functions such as employee recruitment and training.



Pareto Captive Services will allow members to form or join an employee medical benefit group, allowing them to manage their own health insurance program. Pareto will assist members in choosing a policy-issuing carrier and in underwriting new and renewal participants, in addition to providing measurement and management tools and reporting focused on the benefits the member selects.

“After payroll, employee benefit and health programs are often the largest single expense for mortgage industry businesses,” said Daniel Goldman, Interim Chief Executive Officer, Lenders One. “Lenders One members will now be able to develop customized and cost-effective healthcare and employee benefits programs, using the size and strength of our cooperative to negotiate more competitive pricing.”

### **About Northgate Benefits and SuiteHR™**

Northgate Benefits is a partner company of ProSential Group, LLC, and a premier provider of benefits, human capital management (HCM), and payroll services for growth-stage companies dedicated to maximizing HR efficiencies. SuiteHR is a robust set of innovative and integrated workforce management consulting products and services offered through Northgate Benefits to streamline HR processes, minimize cost and time redundancies, and optimize employee engagement and satisfaction. Northgate Benefits is located in Novato, CA, and is a member of industry groups including SHRM and Northern California Human Resource Association. For more information, visit [www.suite-hr.com](http://www.suite-hr.com).

### **About Pareto Captive Services, LLC**

Pareto Captive Services forms and manages employee benefit group captives that allow employers to reduce costs and increase control over their employee benefit programs. Pareto offers employers with between 50 and 500 employees access to existing group captives and we create new group captives for groups of employers. Pareto helps the group captive choose a policy-issuing carrier, and negotiate the reinsurance agreement on behalf of the captive. Pareto works with the employers to develop and execute a multi-year business plan and provide management reports and tools to measure the progress of the plan.



### **About Lenders One<sup>®</sup> Mortgage Cooperative**

LendersOne ([www.LendersOne.com](http://www.LendersOne.com)) was established in 2000 as a national alliance of independent mortgage bankers, correspondent lenders and suppliers of mortgage products and services. Members of the St. Louis-based platform originated \$200 billion in mortgages in 2014; collectively ranking as one of the largest retail mortgage origination entities in the U.S. Lenders One, more than 280 lender members strong, is managed by a subsidiary of Altisource Portfolio Solutions, S.A.

### **About Altisource<sup>®</sup>**

Altisource Portfolio Solutions S.A. is a premier marketplace and transaction solutions provider for the real estate, mortgage and consumer-debt industries. Altisource's proprietary business processes, vendor and electronic payment management software and behavioral science-based analytics improve outcomes for marketplace participants. Altisource has been named to Fortune's [fastest growing global companies](#) two years in a row. Additional information is available at [altisource.com](http://altisource.com).

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