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## Affordable Care Act: What Employers Need to Know



**Terry Frett, CEBS, CLU, CPCU, REBC, RHU**

President & Founder of Frett Barrington Ltd.

State Health Chairperson for NAIFA-Wisconsin

Health Insurance Consultant

Client Advocate & Educator

...with over 35 years of industry experience!!

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**Terry Frett, CEBS, CLU, CPCU, REBC, RHU**

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