As a member of BioCT, you will be able to choose from a variety of people and risk advisory and insurance-based solutions to help solve some of your most pressing risk exposures. BioCT members have access to exclusive preferred pricing, terms and conditions, complimentary risk identification solutions, and complimentary access to specialty advisory services.
Compensation Consulting

Solution
Complimentary Compensation Consulting (Estimated $1,500 Value).

Description
Aon’s Radford team is the leading advisor of compensation to life sciences companies. The team delivers compensation data and advice, assisting firms at every stage of development, from Series A funding through IPO and beyond — with competitive market analysis for key executive roles; review or development of compensation philosophy and strategy, including variation, if any, between executives and non-executives; design of annual (“short-term”) and long-term incentive programs; development of market-based equity program; Board of Director compensation program; and, designing an appropriately tailored approach to compensation based upon stage of development.

The BioCT Advantage
Up to 2 Hours Free of Compensation Strategy Consultation.

Employee Benefits

Solution
Discounts on Executive Benefits Brokerage (20–25%) and Complimentary Consulting (of up to $5,000 per line of coverage).

Description
Health and Retirement benefits consulting and brokerage capabilities that bring deep subject-specific knowledge across the categories of health, including executive benefits as listed below.
- Key Person Insurance, Life and Disability;
- Supplemental Group Life and Disability, for groups with highly compensated employees of 10+ or 5+, respectively;
- Retirement Solutions, like deferred compensation and bonus life insurance;
- Accidental Death & Dismemberment.

The BioCT Advantage
- Consulting fees for all Executive Benefits products waived;
- 20–25% discount eligible for supplemental group disability.

Employee Benefits

Solution
Aon Pooled Employer Retirement Program.

Description
A 401(k) Pooled Employer Plan that yields lower fees for plan participants and less administrative burden for employers.

The BioCT Advantage
This leveraged purchasing approach can achieve savings, reduce administrative burden, mitigate fiduciary liability and significantly improve participants’ retirement readiness, by allowing small to mid-sized employers to leverage economies of scale to access a retirement program that they would not be able to on their own. Participating employers will also gain access to discounted benefits benchmarking reports available through group purchasing arrangements via Aon’s Benefit SpecSelect.
Risk Consulting

Intellectual Property Solutions

Solution
Complimentary License to Aon’s Trade Secret Registry for One Year (Value based upon number of Trade Secrets - $2,500 Value for up to 5 Registered Trade Secrets / $25k Value for up to 25 Registered Trade Secrets, etc.).

Description
Every organization has trade secrets but, until now, they have been difficult to identify, protect and, most importantly, value. We have developed an innovative new way to capture your trade secrets, without ever having to reveal them. Aon’s Trade Secret Registry allows your trade secrets to be registered, proving their existence and value should they be misappropriated. Our registry will also allow your organization to establish governance to promote trade secret IP development, increasing the value of your organization.

The BioCT Advantage
A free 1-year license to access Aon’s Trade Secret Registry is available to all BioCT members.

Cyber Liability

Solution
• Complimentary Cyber Assessment Tool (“CyQu”) ($7,500 value);
• Complimentary Cyber Insurance Program Audit [$2,500 value];
• Zero Dollar Retainer with Aon Stroz Freidburg;
• Access to Cyber Solutions Insurance Panel.

Description
Members will receive assessment and quantification of cyber risk, protection of critical assets, response to an incident and recovery of financial loss associated with an attack.

The BioCT Advantage
Complimentary Cyber Risk Assessment that grades their organization’s cyber risk posture, providing an analysis of their enterprise’s cyber security strength, while highlighting the greatest points of vulnerability. The member would receive a CyQu report and one of our Cyber team consultants would conduct conference call with the member to review and evaluate the report. The report will include industry-specific risk mitigation strategies and custom recommendations on how to improve corporate cyber readiness.

Complimentary Cyber Insurance Program Audit for all members, Aon’s cyber brokerage team with deep cyber security domain knowledge and insight into best in class insurance terms will conduct an audit of the company’s cyber insurance program and provide an audit report on areas of contractual terms improvement.

Zero Dollar Incident Response Retainer with Aon Stroz Freidburg for all BioCT members to establish a relationship with a leading incident response firm.

Access to Aon’s Cyber Solutions Panel that includes insurer partners offering members best in class policy language and life science centric enhanced coverage.
Executive Liability

*Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime Liability.*

**Solution**

- Complimentary public company D&O Insights Actuarial Risk Modeling (“D&O Insights) [$5,000 value];
- Complimentary Executive Risk Insurance Program Audit [in excess of $10,000 value];
- Access to Private Executive Liability Insurance Panel.

**Description**

BioCT members will receive Executive Liability advice and insurance solutions to provide executives with personal liability and financial loss protection from wrongful acts committed — or allegedly committed — in their capacity as corporate officers. The Executive Liability suite of coverage also includes coverage for employment practices exposures (discrimination, harassment, etc.), fiduciary exposures (ERISA, benefit plans) and crime exposure (employee and third-party theft).

**The BioCT Advantage**

Complimentary D&O Insights Analysis and Report for all BioCT public company members, the ability to obtain an actuarial based model producing a detailed report of the company’s likelihood for litigation and sufficiency of risk transfer through insurance vehicles. The Member would receive a D&O Insights Report and one of our actuarial team consultants would review and evaluate a detailed D&O Insights Report with the BioCT member.

Complimentary Executive Risk Insurance Program Audit for all BioCT members, Aon’s executive risk brokerage team member with deep executive risk knowledge and insight into best in class insurance terms will conduct an audit of the company’s executive risk insurance program and provide an audit report on areas of contractual terms improvement.

Access to Aon’s Executive Risk Solutions Panel that includes insurer partners offering members best in class policy language and life science centric enhanced coverage.

**Commercial Risk (Clinical Trials)**

**Solution**

Aon’s vast experience and global service model.

**Description**

Supporting organizations from initial discovery phase through commercialization, with worldwide support from Aon Clinical Trial Specialists housed within the world’s largest equity-owned network with over 500 offices in 120 countries around the world.

**The BioCT Advantage**

Aon currently has coverage in place for more than 1,500 active clinical trials in almost 80 countries around the world. That unparalleled experience means Aon will be able to navigate local clinical trials insurance requirements, put the required policies and documentation in place on a timely basis, at the most competitive premiums.

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**About Aon**

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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