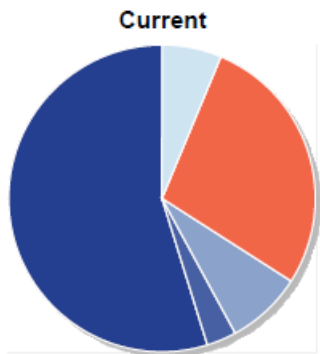


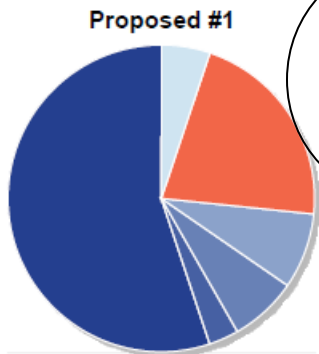
Data Input	
Employer	12 Pay Monthly
Incomes	
Gross Income per Paycheck	\$5,200.00
Additional Income	\$0.00
Summer Pay	None
Pre-Tax Withdrawals	
Pre-Tax 125 401(k)	\$165.00
401(k)	\$0.00
The employer does not contribute to the retirement plan.	
TSA	\$0.00
The employer does not contribute to the retirement plan.	
Pension	8%
Federal Withholdings	
W-4 Status	Single
W-4 Allowances	0
Additional Federal Tax	\$0.00
State Withholdings	
Allowances	0
Additional State Tax	\$0.00
After-Tax Deductions	\$325.00

\$200 - Credit Union  
 \$75 - CU Loan Payback  
 \$50 - \$50k life policy  
 = \$325

Calculations	Current	Proposed #1
Tax Filing Information		
Federal Status/Allow	S/0	S/2
State Allowances	0	2
Incomes		
Gross Income/Paycheck	\$5,200.00	\$5,200.00
Additional Income	\$0.00	\$0.00
Summer Pay	\$0.00	\$0.00
Pre-Tax Withdrawals		
Pre-Tax 125 401(k)	\$165.00	\$165.00
401(k)	\$0.00	\$0.00
TSA	0%	0%
TSA	\$0.00	\$370.00
Pension	\$416.00	\$416.00
Total Taxable	\$4,619.00	\$4,249.00
Taxation		
Federal Taxes	\$762.56	\$505.48
State Taxes	\$298.33	\$230.43
Local Tax	\$0.00	\$0.00
FICA	\$312.17	\$312.17
Medicare	\$73.01	\$73.01
Marginal Tax Bracket	32%	32%
Tax Savings	N/A	\$324.98
After-Tax Deductions	\$325.00	\$263.20
Net Pay	\$2,847.93	\$2,864.71
<i>Estimated Change in Take Home Pay:</i>		\$16.78



- Take Home
- Section 125
- TSA
- Pension
- Taxes
- After Tax



\$370 - TSA  
 \$91 - \$100k term  
 \$24.09 - \$15k CI  
 \$73.11 - MediFlex  
 \$75 - Loan Payback  
 = \$263.20

As you can see we increased savings from \$200 to \$370, increased life insurance protection from \$50,000 to \$100,000, but also increased the premium by \$41.00. We added other benefits - Critical Illness and a Medical GAP Plan AND the paycheck went up by \$16.78!

Of course every situation is different and your needs may not be the same.

But you owe it to yourself and your family to sit down with us and see how we can help you.

Go to Contact Us, fill it out and we will contact you and set a convenient time to go over your personal plan.

Of course, No Obligation and absolutely No Pressure.