The following presentation explains how using this program will provide qualifying W2 employees a Wellness Program, additional Retirement Income, Life Insurance & Health related benefits with NO Reduction in take home pay.

The implementation of this program will provide the employer average FICA tax savings of $525 per employee annually.
The Healthy Transformations Program (“HTP”) is an Employment Tax Advantage Program which is offered through Healthy Transformations. The Healthy Transformations Program increases supplemental benefits to the employee with no reduction in pay while at the same time saves payroll taxes payable by the employer.

The HTP works by using tax savings to increase employee benefits while allowing employers to save money necessary to grow their business!
Why Now?...

• Wellness benefits improve employee morale and employee health while providing real financial incentives through supplemental benefits aimed at keeping employees healthy.

• With the rising cost of health insurance employers are looking for cost savings opportunities.

• Studies show that workplace wellness programs increase healthy behaviors such as exercise and can reduce smoking.

• Health Insurance alone is not getting the job done.

• Offering employees additional supplemental benefits with no reduction in their net take home pay is a win win scenario.
Healthy Transformations Benefits...

- Smoking Cessation Programs
- Registered Nurses
- Dietitians
- Certified Health Education Specialist
- Wellness coaching
- Physicals & Health Risk Assessments
- Fitness & Nutrition coaching
- Access to Social Workers
- Stress Management Coaching
- ...and more!

Unique Benefits Tailored to Your Employees Needs.....
The Opportunity

Through the *Healthy Transformations Program*, your company will offer valuable additional benefits to your employees at the same time saving an average of **$525** per participating employee per year on FICA taxes!

You can expect higher than average employee participation in the *Healthy Transformations Program* due to no reduction in pay. (Average Participation rate of 92% of qualifying employees)
The Solution:

1. For years employers have been taking advantage of cafeteria plans to reduce payroll taxes. Your company will sponsor a 125 cafeteria plan allowing the employee to make a pre-tax contribution for the Healthy Transformations Program.

2. Employees then receive a reimbursement (through IRS code section 105) and receive a post-tax, tax-free payment for participation in the Wellness plan.

3. The Healthy Transformations process reduces the employees taxable income and creates both the FICA savings for the employer and a “Benefit Bank” for the employee.

4. The Benefit Bank is then used to acquire additional Permanent Individual Life Insurance, Health related products and Retirement Income.

5. Due to the Healthy Transformations unique design, there is now a benefit plan that can save the employer money, improve the employees benefit package and morale all without reducing the employees net take home pay!
The Healthy Transformation

**The Employee Gets...**

- Access to a full Wellness Benefit Program
- Life Insurance Benefits
- Cash Accumulation for Retirement
- NO Reduction in Take Home Pay
- A Better Benefits Package
- Healthier Lifestyle

**The Employer Gets...**

- Reduction in FICA Tax Obligation
- Savings of Approx. $525 Per Year, Per Employee
- Ability to Offer Benefits to employees with NO reduction in pay
- NO Changes to Existing Health Carrier or Payroll Services Provider
- Ability to Recruit & retain Top Talent
Example of Benefits Received

Assumptions: Employee is: 35 Year Old Non-Smoker

The HTP Program provides employee with $150 Monthly Benefit Bank

Employee receives all Wellness Benefits plus:

- $138,512 Permanent Insurance Policy
- $277,024 Accidental Death Benefit
- $103,884 Accelerated Benefit for Terminal Illness
- $69,256 Critical Condition (cancer, heart attack, stroke, renal failure or organ transplant)
- At the age of 65, employee has $43,571 additional retirement funds

(Note: cash value illustrated is based on current interest rates which is 5.25%.
Example is based on Transamerica IUL Product)

Advantages:

* Permanent Life Insurance
* Guarantee Death Benefit
* Portable to the employee
* Guarantee Cash values to grow over time
* Waiver of Premium due to Layoff
* Waiver of Premium due to disability
What is required from the employee?

1. Complete a simple Health Risk Assessment, takes approx. 10 minutes. (Information is confidential and not shared)

2. Complete a brief application for supplemental benefits.

3. In order to remain compliant and receive their wellness reimbursement, employees must participate in the wellness program. The goal of this program is to create a healthier lifestyle. Employees will need to comply with 2 triggers. Telephone conversations that employees have with professional coaches will count toward their trigger. They also receive 4 Emails and/or 4 Text Messages each month with specific health related information. The employees can also respond to 2 Emails OR 2 Texts each month to be considered compliant.
What’s The Next Step?

1. Provide Employee Census
   - Employee Name or ID
   - Salary
   - Full Time / Part Time
   - W-4 Marital Status
   - W-4 Dependents
   - Any Pre-Tax deductions

5-7 days later you (employer) will receive a completed proposal. This provides the exact amount of savings to the employer and exact “Benefit Bank” per employee.
What’s The Next Step?

You provide completed employee census and we provide you itemized breakdown of savings.

Your total company savings
What are the costs?

## HT Plan Proposal

### ABC Company

<table>
<thead>
<tr>
<th>Employee Name or ID</th>
<th>Employee Gross Tax Savings</th>
<th>Employee Administrative Fee (Monthly)</th>
<th>Employee Benefit Bank</th>
<th>Employer Net Tax Savings (Monthly)</th>
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### Estimated Annual Tax Savings

$52,615

### Gross Monthly Employer Savings

$7,301

### Monthly Employer Fee

$2,500

### Net Monthly Employer Savings

$4,384
Payroll Account Example

- 50 Employees ($40,000 annual salary per employee)
- $166,000 paid out in salary for the month

### Before Wellness

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**FICA Tax Bill = $12,750**

### After Wellness

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<td><strong>Total paid out</strong></td>
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**FICA Tax Bill = $9,650**

Before Wellness = Employer Paid out $178,750 (Including FICA)

After Wellness = Employer Paid out $176,650 (Including FICA)

**Total Monthly Savings to Employer = $2,400**

**Total Annual Savings to Employer = $28,800**
Our enrollment specialists work quickly and with minimal disruption to get your employees enrolled. The enrollment specialist will only need 5-10 minutes with each employee.

Enroll employees

You start saving........
YOUR Insurance Group is a team of Licensed Insurance Professionals and dedicated Business Consultants who specialize in helping Employers improve their net income as well as offering programs that will enhance Employee Benefits and Retention.

YOUR Insurance Group has partnered with A Healthy Transformation to offer a Wellness Program that includes Supplemental Benefits to the employees. In addition this will improve employer net income by approximately $525 per employee, per year.
Healthy Transformations, LLC is a corporate wellness company. Their mission is to empower individuals with knowledge and supportive guidance to develop and maintain the healthiest lifestyles possible. Utilizing Nurses, Dieticians, Social Workers and Certified Health Specialists, they’re able to aid in the prevention of chronic and acute health challenges and promote a greater ability to achieve an optimum quality of life.

By creating a program that focuses on the specialized needs of each client, Healthy Transformations has been successful in creating a healthier and more productive workforce.