

ARE YOU CONCERNED ABOUT RISING BENEFIT COSTS?

Why not make employee-paid premiums tax-free? Employers also save on FICA taxes!

Comprehensive IRS Section 125 Premium Conversion Plan services delivered entirely on the Web, available when you need them, 24 hours a day.

Visit us today at: ArisonInc.com

Are you interested in reducing the real cost of employee benefits?

Who isn't? You probably find yourself in one or more of the following situations:

- You want to provide quality benefits for your employees, but the cost keeps going up.
- You pass part of the costs on to your employees and they complain about the increases.
- You want to expand your current benefits but want to hold down costs.
- You may be forced to reduce benefits if you can't find a solution.

The Arison BenefitsWorkshop website available through ArisonInc.com can help with all of these issues, without changing your insurance.



Good news from the IRS

The Internal Revenue Service has issued regulations that allow you and your employees to reduce the real cost of benefits by avoiding taxes, if you follow a few simple rules.

The money your employees pay for certain qualified insurance premiums, like medical and dental insurance, can be tax-free. Without this program, employees must pay federal income tax and FICA taxes (and in many

cases, state and local income taxes) on the money they use to purchase benefits.

By taking advantage of Section 125 of the Internal Revenue Code, most if not all of those taxes can be avoided, saving between 21% and 40% in most cases. As the employer, you can avoid matching FICA contributions and FUTA.

Easy to manage!

The process is simple, but there are rules to be followed and they are subject to change at any time. Here is how we can help.

The Arison BenefitsWorkshop website provides comprehensive guidance from the implementation of the plan and throughout its operation. We don't merely provide sample plan documents, or a do-it-yourself kit without follow-up support. Those approaches can get you into trouble if the rules change and no one tells you. Or you may inadvertently omit important steps.

There is no need to worry if you will have what you need, when you need it, because all of the information is available via the Web.

If you need guidance, just log on and there it is. If the rules change, you will receive an e-mail notice. If you need to file a form, we will remind you. You can even use the site to train your Human Resource personnel.

Low costs produce net savings

The cost of the Arison BenefitsWorkshop Premium Conversion Plan can be recovered if your employees spend (in total) as little as \$4,000 per year on qualified benefits. If they pay more, you save more. We even provide a calculator to help you estimate both employee and employer savings based on your situation.

For example, if you have ten employees, each paying \$2,000 per year in qualified insurance premiums, your employees can save between \$4,530 and \$7,130 in payroll taxes; more if state and local income taxes apply. As the employer, you can save \$1,230 above the cost of the Arison BenefitsWorkshop Premium Conversion Plan.

Simply sign up at ArisonInc.com and select your method of payment. In addition to web-based support, subscribers will have access to unlimited telephone consulting on related issues. There is a 30-day money-back guarantee on the initial subscription.

Simple yet comprehensive, cost-effective, and unique.

ArisonInc.com or call toll free 888-537-3539