



Dear Advisor,

I have recently been made aware of a program that is simple, easy to implement, and can add significant and ongoing income to you monthly by just working with the business clients you already have.

The program is the result of CARES Act legislation from the Covid era that took a back seat to the ERTC, PPP, and EIDL programs and is now the most requested benefit program available today. It has set aside funds, via tax incentives to employers and their employees alike in an effort to reduce chronic illness expenses currently running at \$4.1 trillion a year, and in the process, is successfully assisting small and large businesses alike to retain and recruit talented and experienced employees, while at the same time increasing revenue to both the ER & EE.

Here's what it does:

1. The program is self-funded. There is no net cost to the employer.
2. This is a section 125 cafeteria plan with a wellness plan overlay. The wellness plan is state of the art and will handle 80% of their healthcare needs, creating the possibility of primary healthcare reductions in coverage, saving even more dollars for the ER and the EE both.
3. In addition, it provides employers with about \$600 per employee per year through FICA tax reductions, and additional savings possible through employee voluntary adjustments to their primary healthcare which can raise that savings amount up to about \$3,000 per year per employee based on our experience with the program.
4. Simple to implement with little to no increase in HR workload
5. Implementation in 45-60 days on average
6. Pays a monthly residual income

Perhaps the most important aspect of this is the doors that it will open. Normally in financial services, we solicit individuals and businesses to work with us, requiring something FROM them. This may be the first and only time we are able to GIVE them something at no net cost and with a significant cost savings and benefits to them and their employees. Truly a win/win situation.

I would like to invite you to an overview of this program so that you are armed with the details. ***[October 3, 2024 at 1pm EDT](#)***

Some additional info:

- Link to our [1 pager](#)
- Here is the [CPA Journal](#) article from a few years ago that has since made this the most requested benefit for businesses in the USA.
- Here is a recent [favorable ruling](#) about Wellness Programs that greens lights the program.
- The [overview of the benefits](#) that will be offered to your employees.

Sincerely,

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President

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