

Pretax benefits pay off for everyone



If you pay 10 employees \$1,000/week
before taxes,



and every employee pays 25% income tax and pays
\$60 per week for their benefits in pretax payroll deductions,



All at little to no cost to your business — just by allowing your employees to pay their premiums with pretax dollars.

Offering Aflac supplemental insurance policies as part of your cafeteria plan can help with your tax savings strategy. Learn more by contacting your Aflac benefits advisor or visiting [Aflac.com/business](https://www.aflac.com/business).

¹ Based on a 25% income tax rate on \$1,000/week gross payroll, employees would have \$705 net spendable income with a \$60 pretax benefits contribution, a \$15 weekly savings compared with \$690 with no pretax benefits contribution. Over 52 weeks, that totals \$780 for a year.

² Based on 10 employees earning \$1,000/week gross payroll and a 7.65% FICA employer tax rate, employers whose employees elect \$60 weekly in pretax benefits contributions would have \$488,800 in taxable payroll (\$37,393 tax burden), compared with \$520,000 (\$39,780 tax burden) for employers whose employees did not elect pretax benefits contributions.

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