# Liberty National WORKSITE ADVANTAGE



### **BENEFITS OFFERED** from your employer through payroll deduction

Should you decide to enroll in supplemental coverage through Liberty National, your employer may offer these products on a pretax savings basis:

- Group Term Life Insurance
- Cancer
- Hospital Intensive Care
- Hospital Accident
- Accident Protector Max

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After-tax products your employer may offer are:

- CareerLife Plus whole life insurance
- Critical Illness
- 10 Year Renewable and Convertible
  Worksite Term

#### For more information contact:

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## WHAT THE LIBERTY NATIONAL WORKSITE ADVANTAGE CAN DO FOR YOU

Because the Liberty National Worksite Advantage allows you to pay for health and life insurance premiums before you pay Uncle Sam, you pay less tax on your income. In other words, through Liberty National Worksite Advantage you receive an IRS approved tax break to pay for benefits.



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3700 South Stonebridge Drive McKinney, Texas 75070 www.LNLWorksiteAdvantage.com

#### EMPLOYEE SAVINGS WITH THE LIBERTY NATIONAL WORKSITE ADVANTAGE\*

Based on \$2,000 monthly income	Without Premium Only Plan	With Premium Only Plan
Gross Monthly income	\$ 2,000	\$ 2,000
Pre-tax Insurance Premium	<u> </u>	<u> </u>
Total Taxable Income	\$ 2,000	\$ 1,800
Federal Income Tax (25%)	<u> </u>	<u> </u>
TOTAL	<u>\$ 1,500</u>	<u>\$ 1,350</u>
Insurance Premium (taxed)	– \$ 200	- \$ 0
TAKE-HOME NET PAY	<u>\$1,300</u>	<u>\$1,350</u>
Additional Monthly take-home pay	0	+ \$ 50
Additional annual take-home pay	0	+ \$ 600

\* These tax savings are simply an example. Individual tax savings will vary from employee to employee. **NOTE:** Products described in this brochure can be purchased through a Section 125 plan or a conventional payroll deduction program made available by your employer.

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