

Nationwide Network of Professionals

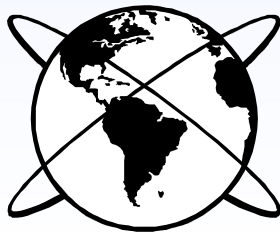
Ogan Financial Group, Inc. is part of growing group of professionals from across the country, who are deeply concerned about the directions our nation is headed and the impact the decisions being made today will have on everyone's financial future.

The information we have to share is critical to preparing you for your future. It is the core belief of our company that this information will affect your financial future dramatically.

Let us provide you and your employees with more knowledge and information that will empower you to make better financial decisions.

The Information is FREE.

The Knowledge is Priceless.



Knowledge is Power!

Save up to 50% on HealthCare Costs!

Pre-Tax Contributions for ERs AND EEs
Tax-Free Growth on Account Accumulation
Tax-Free Distribution on Qualified Expenses
Portability & Rollover of Account Funds

REDUCE your Expenses.
RETAIN your Employees.
Is that the type of planning
you want to pursue?

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Tax-Free Group Benefit Solutions for Small Businesses



Ogan Financial Group, Inc.
Tax-Free Group Benefit Solutions

***Financial Independence has a
New Way of Thinking.***

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Health Insurance- A Costly Necessity

If you are like most employers, what you pay for Employee Group Benefits, specifically health insurance, may be the largest investment you are making to *attract*, *retain*, and *reward* your employees.

Unfortunately, health insurance costs continue to escalate due to increasing medical costs and high utilization. You can't live without it, but it's a challenge to live with it.

There are even some employers who look at the option of dropping their group insurance plans altogether and just let their employees "fend" for themselves.

Are you affected by these rising costs? Many small business owners are asking, *"Are there viable options we can consider or implement to minimize these increasing costs while maintaining an acceptable level of quality healthcare for our employees?"*

The answer is YES! Ogan Financial Group, Inc. is committed to providing you every possible option, including several creative solutions that can save you and your employees a significant amount of money.

Consulting and Planning

Our creative employee group benefit solutions are designed to save you money and free up additional funds to provide or enhance the following:

- **Employee Group Benefit Plans**
- **Consumer-Directed Healthcare**
- **Wellness & Prevention Plans**
- **Financial & Retirement Planning**

A Cost Effective Solution

In an effort to give Americans more choice and control over their healthcare decisions, and to help reduce their overall healthcare costs, a tax-free Health Savings Account (HSA) can now be used to pay for qualified health expenses incurred by business owners, employees, their spouses, and their dependents.

In order to qualify for an HSA, an individual must have a High Deductible Health Plan (HDHP). Most insurance carriers offer qualified HDHPs. Once in place the insured is eligible to open an HSA, which offers:

- **Pre-Tax Contributions** for ER's/EE's
- **Tax-Free** Growth on Account Accumulation
- **Tax-Free** Distribution for Qualified Expenses
- **Portability and Rollover** of Account Funds

In summary, the employees are able to build equity in their healthcare program and be rewarded for being a wise healthcare shopper. Here's an example of the potential savings:

Existing Health Insurance Plan:

- \$500/\$1,000 Ded. 80/20 Co-ins.
 - \$2,500/\$5,000 Out-of-Pocket Max
 - Office and RX Co-pays (no deductible)
- 12 Employees: \$17,315.41 per month

Consumer-Driven Health Insurance Plan:

- \$2,500/\$5,000 Ded. 80/20 Co-ins.
 - \$5,000/\$10,000 Out of Pocket Max
 - Preventive Care not subject to deductible
- 12 Employees: \$11,374.52 per month

Annual Savings \$71,290.68

Getting Started

Employee Group Benefits can be complicated, but understanding and implementing the many options and plans that are available can prove to be extremely valuable.

Ogan Financial Group, Inc. is dedicated to the philosophy that an educated client will make better financial decisions. So the first step is to talk with one of our Employee Group Benefit specialists.

As part of the process, you will be given a Group Health Request Form that will allow us gather all of the necessary census information on your employees. This document is vital in being able to generate group insurance proposals.



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