

Employee Benefits

Presented by: MRW Financial, Inc.

Prepared for:

Don't Walk Away from Free Money

Take full advantage of employee benefits!

Many employers offer a variety of employee benefits. Learn what benefits are available to you and take full advantage of them...they can be worth big bucks to you by accumulating funds for your retirement and/or reducing your out-of-pocket expenses and income taxes.

The benefits your employer provides may include one or more of the following:

Group Life Insurance Benefits: Group life insurance pays benefits to the beneficiaries of employees who die during their working years.

Health Insurance Benefits: A serious illness or injury can be devastating to your financial and emotional well-being. Take full advantage of any health insurance plan your employer provides to help pay for the medical expenses related to an illness or accident.

Qualified Retirement Plans: Employer-sponsored retirement plans represent an important source of retirement income. Contributions your employer makes to the plan on your behalf are not taxed to you and you are generally not taxed on salary reductions you elect to contribute to a qualified retirement plan. In addition, plan earnings accumulate tax free, increasing the plan's earning potential.

Disability Income: A disability income plan provides income replacement if you cannot work due to illness or injury, whether job related or not.

Vision/Dental Benefits: These plans generally pay a portion of eye care and dental care expenses for you and your dependents.

Cafeteria Plans: Cafeteria plans allow employees to select among a variety of benefits.