THE SOONER YOU START, THE BETTER

No one can predict future tax laws. So financial experts recommend taking advantage of current tax savings while you can get them. The best way to maximize your benefits and savings through Liberty National Worksite Advantage is by purchasing products on a pre-tax basis, thereby reducing your federal taxes, state taxes (where applicable), and social security taxes as soon as possible. Any way you look at it, the sooner you start, the faster your savings will begin to add up.
Liberty National Worksite Advantage lets you increase your take-home pay through tax savings on insurance purchased through payroll deduction.

**HOW LIBERTY NATIONAL WORKSITE ADVANTAGE WORKS**

Liberty National Worksite Advantage is built around Internal Revenue Code Section 125, the 1978 tax code section which created cafeteria, or Premium Only Plans. It’s really simple. Through a Premium Only Plan, your employer can deduct your benefit premium payments before taking taxes out of your pay.

**WHAT LIBERTY NATIONAL WORKSITE ADVANTAGE CAN DO FOR YOU**

Because Liberty National Worksite Advantage allows you to pay for your benefits before you pay Uncle Sam, you’ll pay less tax and have more take-home pay and more benefits. In other words, through Liberty National Worksite Advantage your employer can give you an IRS-approved tax break that results in more take-home pay and more benefits for you and your family. You’ll be able to choose from a variety of benefits such as group term life, cancer plans, accident, and other approved plans.

**HOW TO BEGIN**

You can start saving tax dollars and receiving more benefits with your next paycheck. It’s simple. Just attend the enrollment meeting your employer sets up with a Liberty National Representative. You can ask any questions you want and learn all you need to know. If you decide Liberty National Worksite Advantage is right for you, select the benefits you want. Then sign a salary reduction form. This will enable your employer to deduct your premiums from your pay before taking out taxes.

It is important to attend enrollment meetings. One benefit of Premium Only Plans is that employees lock in their benefits for an entire year. If you do not attend the enrollment meetings, you may not be able to purchase benefits and enjoy tax savings until a year later. Don’t miss this opportunity.