

Slash your taxes now!



How it works

Freedom Benefits helps your small business slash wage taxes and move more of your earnings to long term wealth building accounts with the benefit plans used by larger firms. Our small business employee benefit plans are integrated with your payroll system to take advantage of IRS-sanctioned accounting methods and tax-favored employee benefit plans. Plans are now redesigned for 2018 to maximize savings under the Tax Cuts and Jobs Act.

First, your small business meets with the planner to elect the benefits to be offered and selects the employer's financial contribution, if any, that the business will make toward the cost of these voluntary benefit programs. Some options like a **Health Reimbursement Arrangement**, if elected, and administrative costs are paid by the employer. The employer's cost is always controlled and limited by what the employer elects to contribute.

Then employees may elect to pay with Voluntary Salary Reduction for **Insurance Premium Payments**, **Flexible Spending Account**, **Health Savings Account**, and **Dependent Care Assistance Plan** components. Popular savings plans including a **401(k) Plan**, **Simplified Employee Pension**, **IRA** and **Thrift Savings Plan** are available to help employees keep more of what they earn. New for 2018: employees may now elect to participate in a **Home Office Expense Reimbursement**, **Travel Expense Reimbursement** and **Commuting Expense Reimbursement Plan** and an **Employee Work Expense Reimbursement Plan**. The Plan Advisor works with each employee individually to plan the benefit combination that works best. Participation is completely voluntary.

Why we are different

Our service is based on building long term relationships that are aligned with supporting the financial goals of the business and your individual employees. We deliver big firm executive service to small businesses. Freedom Benefits is powered by the experience of Tony Novak, CPA, MBA, MT, an employee benefits adviser with more than 30 years helping small businesses nationwide. Success is ensured by our unique pricing policy that limits the plan cost to a fraction of the tax savings that you achieve.

Results

You will see immediate wage tax savings adding up to thousands of dollars per employee in combined employer and employee savings. The savings will begin to show in your first payroll report after implementation. Employees will enjoy a better understanding of their benefit options and see more accumulating by year end as an additional benefit. The sooner you start, the greater the savings in 2018.

HEALTH * RETIREMENT * DEPENDENT CARE * EMPLOYEE BUSINESS EXPENSE