

Sample Monthly Paycheck Comparison - Ancillary Benefits					
Before 360			With 360		
Monthly Income	\$	3,288.46	Monthly Income	\$	3,288.46
Pre-Taxed Benefits			Pre-Taxed Benefits		
Major Medical	\$	500.00	Major Medical	\$	500.00
			360 Preventative Care PEPM	\$	1,150.00
Taxable Monthly Income	\$	2,788.46	Taxable Monthly Income	\$	1,638.46
Federal Withholding	\$	187.38	Federal Withholding	\$	75.37
Social Security	\$	172.88	Social Security	\$	110.89
Medicare	\$	40.44	Medicare	\$	25.93
State Withholding	\$	150.46	State Withholding	\$	85.80
Total Taxes	\$	551.16	Total Taxes	\$	297.99
Lower Employee taxes, reduces Employer's FICA Tax Match (on Average \$600 NET of 360's Fee per employee enrolled in 360 Advantage™ per year) Employer's portion of 360 Advantage™ fee is \$36 PEPM - Paid entirely out of tax savings.			Gross Tax Savings	\$	253.17
			Minus 360 Fees	\$	84.00
			After Tax Allotment	\$	169.17
			SIMRP Premium Reimbursement	\$	1,150.00
			Sub Total Paycheck	\$	2,406.47
			Ancillary Benefits Vision \$ 19.92 Life Insurance \$ 121.23 Critical Illness \$ 20.02 After Tax Allotment \$ 161.17		
Net Pay	\$	2,237.30	Net Pay	\$	2,245.30

360 ADVANTAGE®

Pre-taxing of 360 premium

Reduces taxable income,

Lowers taxes, and

Generates savings, which

- 1) Covers the cost of 360 Advantage™
- 2) Gives employees additional funds.

These additional funds can taken as income or be used to buy additional benefits, while Preserving employee's earnings.

Small surplus in paycheck.