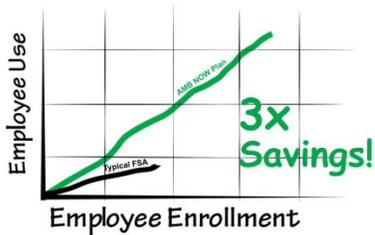


# THIS KID'S BRACES CAN SAVE AN EMPLOYER \$600!

**EMPLOYEE**  
\$1 Claimed = **EMPLOYER**  
\$1 Less Taxable Payroll

That's because when an employee makes a qualifying claim thru AMB the **Employer pays less in Payroll Taxes!**



And there's **three times more savings** for employers because there is higher employee enrollment and employees make more claims!

**No Risk's!**

Typical FSA	American NOW Plan
•Guesstima	<del>•Guesstimate</del>
•Money take of Paychec:	<del>•Money taken out of Paychec</del>
•Use it or Lc	<del>•Use it or Lose it</del>
•Limited to:	<del>•Limited to \$2,500</del>

Employees like it because... **No Guessing, No Fixed Payroll Deductions, No Use It or Lose It, No Limit!** There's **No Risk and their Paycheck is Larger!**



It's a **WIN, WIN** for Employers & Employees!  
**AMB NOW Plan Saves Businesses More Money and Improves their Bottom Line!**