



Taxsaver – A Unique Opportunity For Married Sole Proprietors

Allows for 100% Tax deductibility of health insurance premiums and uninsured medical expenses as a business expense on your P&L instead of a partial personal deduction on your 1040.

Benefits can include:

Health Insurance	Disability Income (employee only)	Long Term Care
Cancer Insurance	Term Life Insurance	Medicare Supplement
Indemnity Hospital	Indemnity Medical	Vision/Hearing Insurance
All Uninsured Expense (deductibles, co-pays, uncovered expense)		

The typical family spends about \$6,000 annually on health care – avoiding federal and state income taxes plus saving social security tax (**for a total of 33% or more**) results in \$2,000 or more in tax savings. It depends on your tax bracket and the amount spent on family health care – your spendable income is increased by the tax savings. By employing his/her spouse, benefits can be provided to the spouse and the spouse's dependents; and the employer is a legitimate dependent.

TaxSaver does three basic things for those who file Schedule C (or farmer's Schedule F):

- a. Assures the client the program setup is absolutely in compliance with the Tax Code.
- b. Assures that maximum and accurate deductions are taken in compliance.
- c. Assures that setup and deductions rules (**1,300 of them**) are current – and rules were checked out with tax experts and IRS auditing staff.

Simply check your Schedule C, Line 14, which is business expense for Employee Benefits – if it is zero, then you have been missing a proven golden opportunity. It is your right to use any legal means to avoid or reduce taxes (**according to the Supreme Court**).

The spouse must truly be an employee (**part-time is OK**):

- Must actually do some work (**can work at home**).
 - Must be paid in cash, or be compensated in benefits, or some of both.
 - Workman's Comp and Unemployment Comp do not usually apply to the spouse.
 - May elect to pay for part of the benefits.
1. The owner can hire his/her spouse, and provide family health care benefits to this employee.
 2. Benefits cover the employee, the dependents, and the owner is one of the dependents.
 3. The benefits are deductible business expense as opposed to a personal expense – so you would pay for health care with pre-tax dollars and save 33% or more in taxes through health care deductions. You can't beat a 100% tax deduction.

TaxSaver can estimate your potential savings (legal tax avoidance) if you call us at **(800) 829-7287**. Just provide us with your name and telephone number, annual health insurance premium, your estimated annual uninsured health expense, number of dependents, and your estimated annual gross income. All information will be held in the strictest confidence.

You can start today and salvage at least part of the year – one month of premium deduction is enough to pay for TaxSaver for a year. A price of \$175.00 (and \$100.00 for each additional qualified employee beyond your spouse) has been negotiated.

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