

SECTION 125

CAFETERIA PLAN

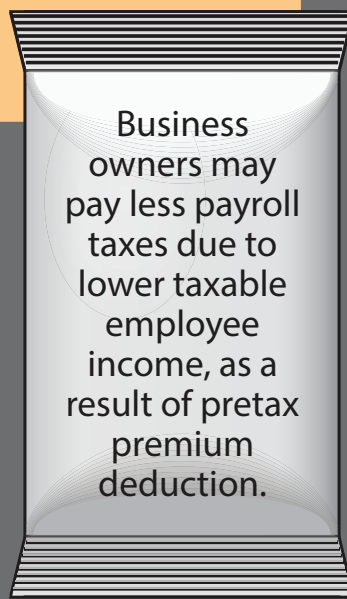
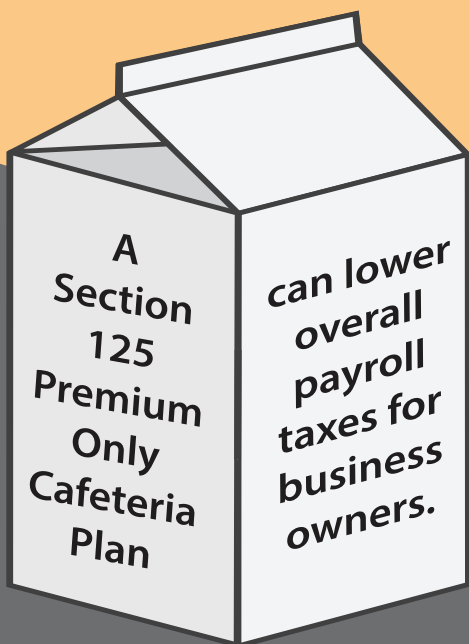
- 57% of personal bankruptcies are related to a major individual healthcare crisis
- Injuries are the leading cause of death for people under age 45 in the United States
- 50% of American families say they need more life insurance for final expenses
- 3 out of 4 families are affected by cancer
- Each week, more than 33,000 people in the U.S. suffer a heart attack or stroke



Of the **48 Million** Americans uninsured in 2012, **29.3 Million** (61%) were self-employed or worked for a small business with fewer than 100 employees.

A Cafeteria Plan offers employers a cost-effective solution to provide employees with voluntary insurance benefits.

Employees can choose supplemental insurance, such as:



34%

of small business owners would hold off hiring new employees because of rising health insurance costs.

A Cafeteria Plan can help business owners:

- Save money on payroll taxes because of the IRS Section 125 tax code
- Attract and retain employees
- Offer voluntary benefits to supplement existing insurance coverage

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