Welcome Members

Introduction to TASC

Total Administrative Service Corporation

TASC Confidentiality

IRS Circular 230 disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that if any advice concerning one or more U.S. Federal tax issues is contained in this seminar material or is provided by a speaker at the seminar, such advice is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code; or (ii) promoting, marketing, or recommending to another party any transaction or matter addressed herein, and you should seek advice based on your particular circumstances from an independent tax advisor.

AGENDA

- Big I Partners with TASC
- About TASC
- Why TASC? - Differentiators
- TASC's Service offerings
- Using TASC to your advantage
- TASC – Big I exclusive Member Benefits

Our Presenter

Kelly Erdman

- Kelly Erdman, Direct Sales Director, has been with TASC for 21 years.

- He has over 25 years of Benefits and compliance experience, he assisted in the development of the first Inside Sales Team and won the MVP Award for those efforts in 2007, 2009, 2011, 2013,2019, and 2024.

- He also won the community builder award in 2015 for efforts with respect to increased local charitable giving.

- Using his expertise, he finds solutions for realtors and other employers utilizing TASC's mission "to help improve the health, wealth, and well-being of our customers and their employees."

TASC CORPORATE OVERVIEW

Who is TASC?

TASC has been selected as an additional resource and benefit to association members.

- **Total Administrative Services Corporation** – A Third-Party Administrator (TPA) for employee benefits
- Provides plan administration and compliance
  - Process requests for reimbursements
  - Customer Care
- Offer Employer and participant web portals, mobile app, stacked card, and multiple service tools

Madison, Wisconsin

NATIONAL PRESENCE

- 1,200 Employees
- 10,000 Distributors
- 80,000 Clients
  - 50K unique clients with 1 or more offerings on Universal Benefit Account
  - 40K unique clients with compliance
  - 10K with both
- 1,700,000 Participants
- 8,000,000 Lives Covered

OUR MISSION

To Improve the Health, Wealth, and Well-being of Our Customers, Employees, and Community.

EXPERIENCE OVERVIEW

States

- THE GREAT SEAL OF THE STATE OF NEW YORK — EXCELSIOR — E PLURIBUS UNUM
- GREAT SEAL OF THE STATE OF ARIZONA — DITAT DEUS — 1912
- COMM. OF MASSACHUSETTS

Cities

- THE CITY OF SAN DIEGO · STATE OF CALIFORNIA — SEMPER VIGILANS
- CITY OF CHARLOTTE
- CITY OF HOUSTON TEXAS

Schools Districts

- ATLANTA PUBLIC SCHOOLS
- ACPS Alexandria City Public Schools
- LOS ANGELES UNIFIED — LAUSD — READY FOR THE WORLD

National Brands

- FedEx
- NEW LINE CINEMA
- ups
- T Mobile
- McCormick
- npr
- FIVE GUYS

Counties

- COUNTY OF HAWAII — STATE OF HAWAII — OLA NA MOKU
- CLARK COUNTY NEVADA
- COUNTY OF FAIRFAX VIRGINIA 1742

Federal

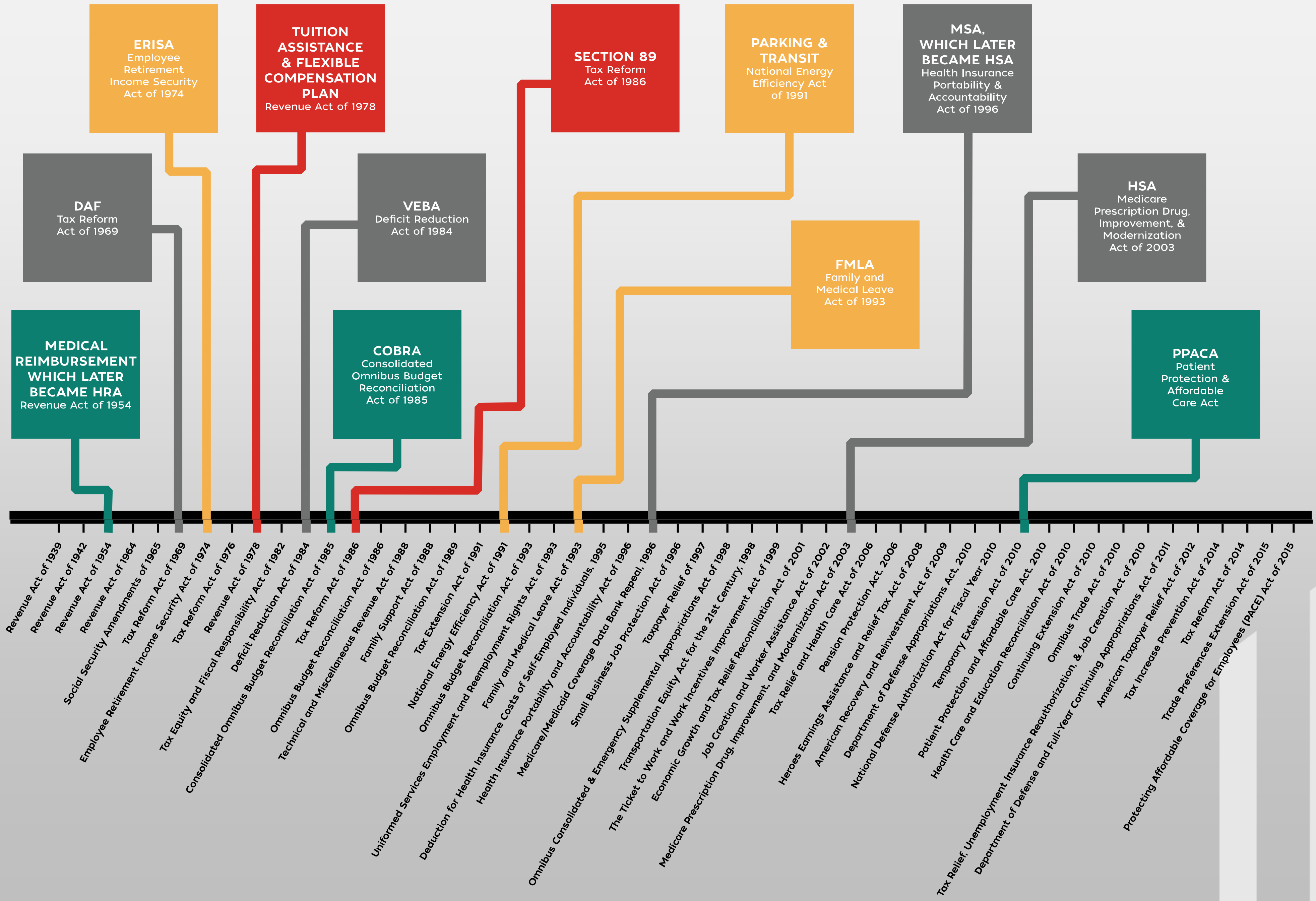
- UNITED STATES OFFICE OF PERSONNEL MANAGEMENT
- OFFICE OF THE COMPTROLLER OF THE CURRENCY
- NSF

TASC Differentiators

THE BENEFITS LANDSCAPE

Health & Welfare Legislation

- Revenue Act of 1939
- Revenue Act of 1942
- Revenue Act of 1954
- Revenue Act of 1964
- Social Security Amendments of 1965
- Tax Reform Act of 1969
- Employee Retirement Income Security Act of 1974
- Tax Reform Act of 1976
- Revenue Act of 1978
- Tax Equity and Fiscal Responsibility Act of 1982
- Deficit Reduction Act of 1984
- Consolidated Omnibus Budget Reconciliation Act of 1985
- Tax Reform Act of 1986
- Omnibus Budget Reconciliation Act of 1986
- Technical and Miscellaneous Revenue Act of 1988
- Family Support Act of 1988
- Omnibus Budget Reconciliation Act of 1989
- Tax Extension Act of 1991
- National Energy Efficiency Act of 1991
- Omnibus Budget Reconciliation Act of 1993
- Uniformed Services Employment and Reemployment Rights Act of 1993
- Family and Medical Leave Act of 1993
- Deduction for Health Insurance Costs of Self-Employed Individuals, 1995
- Health Insurance Portability and Accountability Act of 1996
- Medicare/Medicaid Coverage Data Bank Repeal, 1996
- Small Business Job Protection Act of 1996
- Taxpayer Relief of 1997
- Omnibus Consolidated & Emergency Supplemental Appropriations Act of 1998
- Transportation Equity Act for the 21st Century, 1998
- Protecting Affordable Coverage for Employees (PACE) Act of 2015
- The Ticket to Work and Work Incentives Improvement Act of 1999
- Economic Growth and Tax Relief Reconciliation Act of 2001
- Job Creation and Worker Assistance Act of 2002
- Medicare Prescription Drug, Improvement, and Modernization Act of 2003
- Tax Relief and Health Care Act of 2006
- Pension Protection Act, 2006
- Heroes Earnings Assistance and Relief Tax Act of 2008
- American Recovery and Reinvestment Act of 2009
- Department of Defense Appropriations Act, 2010
- National Defense Authorization Act for Fiscal Year 2010
- Temporary Extension Act of 2010
- Patient Protection and Affordable Care Act, 2010
- Health Care and Education Reconciliation Act of 2010
- Continuing Extension Act of 2010
- Omnibus Trade Act of 2010
- Tax Relief, Unemployment Insurance Reauthorization, & Job Creation Act of 2010
- Department of Defense and Full-Year Continuing Appropriations Act of 2011
- American Taxpayer Relief Act of 2012
- Tax Increase Prevention Act of 2014
- Tax Reform Act of 2014
- Trade Preferences Extension Act of 2015
- Protecting Affordable Coverage for Employees (PACE) Act of 2015



MEDICAL REIMBURSEMENT WHICH LATER BECAME HRA
Revenue Act of 1954
DAF
Tax Reform Act of 1969
ERISA
Employee Retirement Income Security Act of 1974
TUITION ASSISTANCE & FLEXIBLE COMPENSATION PLAN
Revenue Act of 1978
VEBA
Deficit Reduction Act of 1984
COBRA
Consolidated Omnibus Budget Reconciliation Act of 1985
SECTION 89
Tax Reform Act of 1986
PARKING & TRANSIT
National Energy Efficiency Act of 1991
FMLA
Family and Medical Leave Act of 1993
MSA, WHICH LATER BECAME HSA
Health Insurance Portability & Accountability Act of 1996
HSA
Medicare Prescription Drug, Improvement, & Modernization Act of 2003
PPACA
Patient Protection & Affordable Care Act
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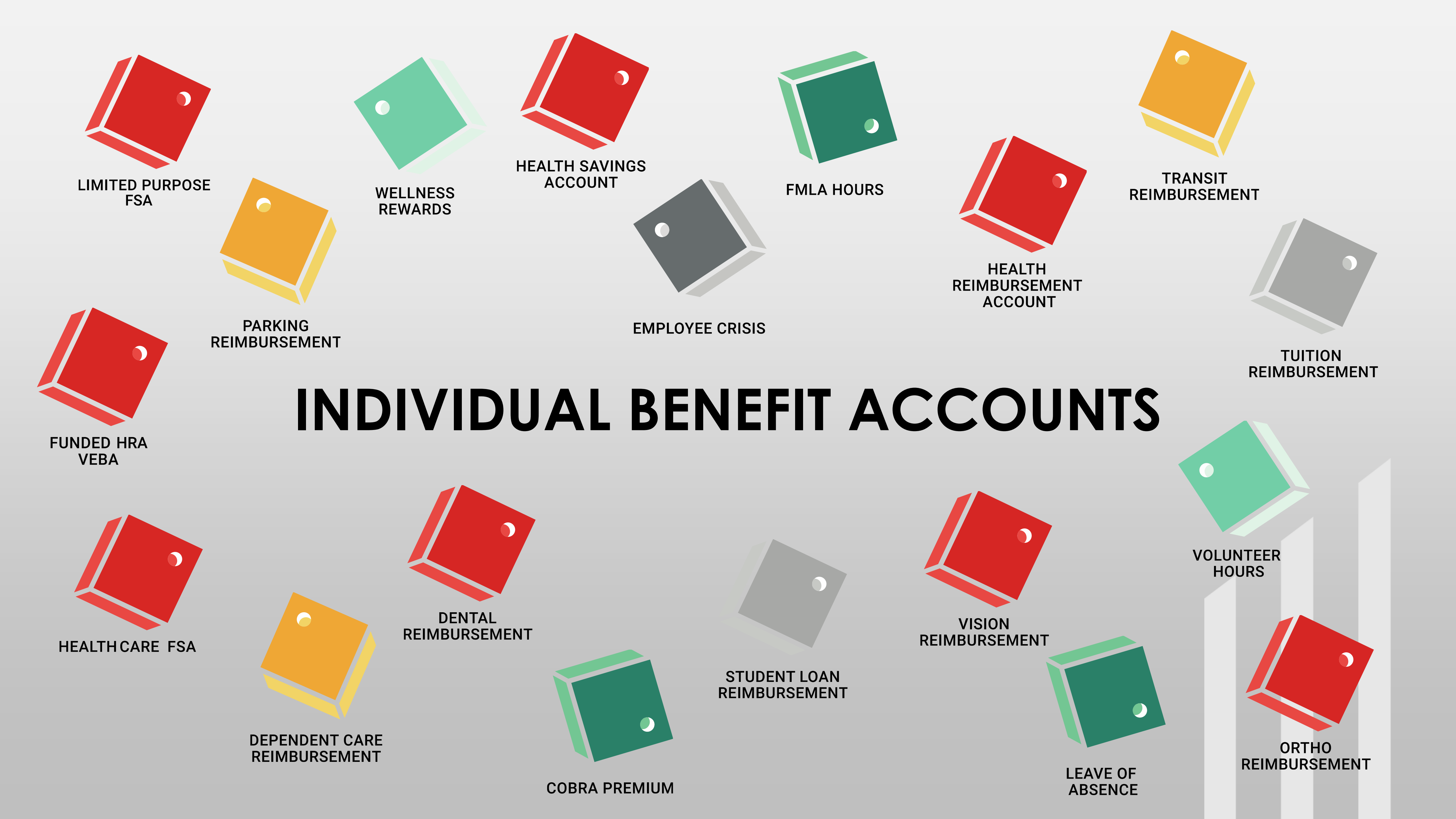
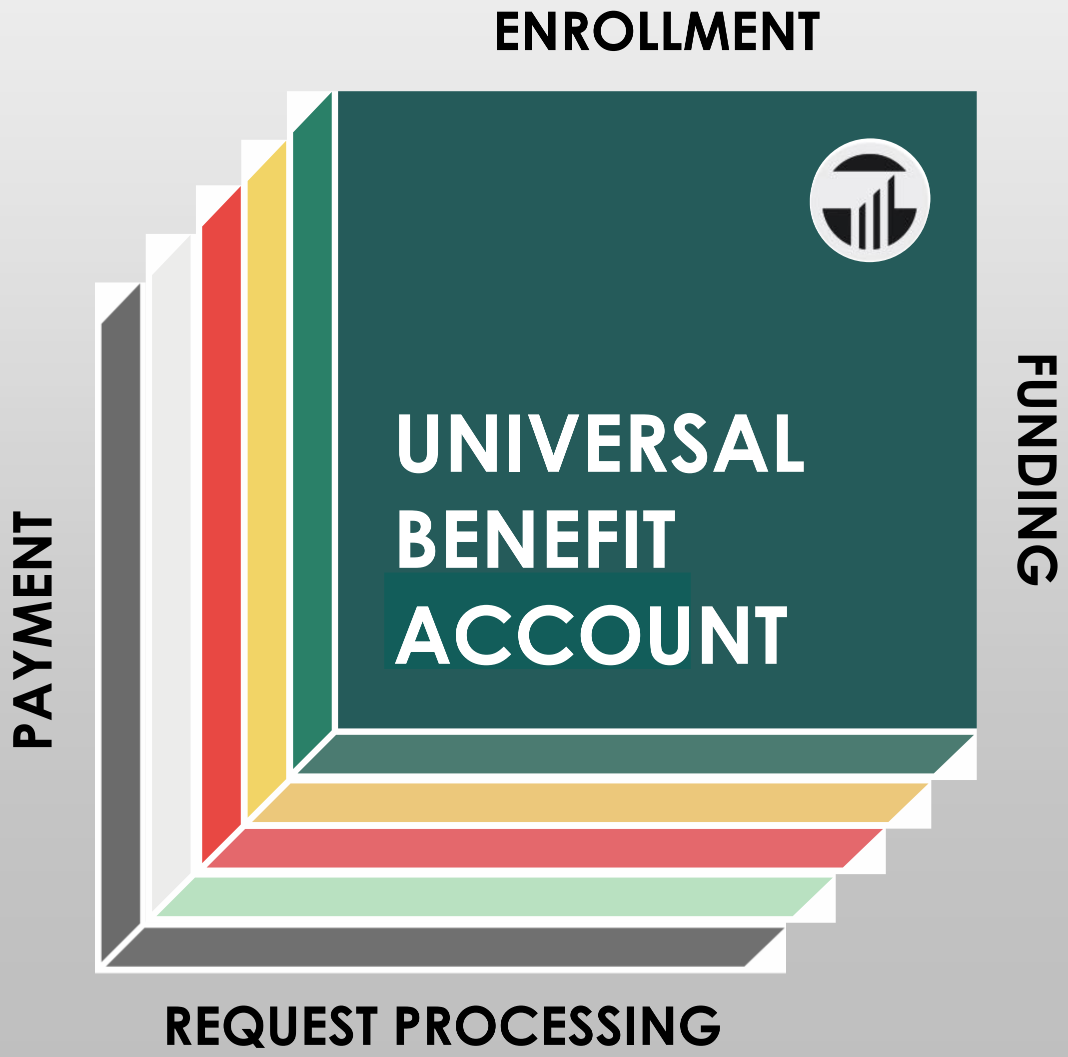

INDIVIDUAL BENEFIT ACCOUNTS
LIMITED PURPOSE FSA
WELLNESS REWARDS
HEALTH SAVINGS ACCOUNT
FMLA HOURS
TRANSIT REIMBURSEMENT
PARKING REIMBURSEMENT
EMPLOYEE CRISIS
HEALTH REIMBURSEMENT ACCOUNT
TUITION REIMBURSEMENT
FUNDED HRA VEBA
HEALTH CARE FSA
DENTAL REIMBURSEMENT
DEPENDENT CARE REIMBURSEMENT
COBRA PREMIUM
STUDENT LOAN REIMBURSEMENT
VISION REIMBURSEMENT
VOLUNTEER HOURS
LEAVE OF ABSENCE
ORTHO REIMBURSEMENT

UNIVERSAL FUNCTIONALITY



Integration = The ability to grow with you.

																RETIREE PREMIUM COLLECTION ACCOUNT ★	
HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HFSA) ★		HEALTH REIMBURSEMENT ARRANGEMENT (HRA) ★			OFFICE SUPPLIES EXPENSE REIMBURSEMENT ACCOUNT¹ ★											LEAVE OF ABSENCE PREMIUM COLLECTION ACCOUNT ★	INCOME CONTINUATION ACCOUNT
LIMITED PURPOSE HEALTHCARE FSA (LPFSA) ★	VISION REIMBURSEMENT ACCOUNT ★	EMERGENCY EXPENSE HRA ★		ATTENDANCE TRACKING ACCOUNT	WORKPLACE TOOLS ACCOUNT ★									LIFE EVENT PTO SHARING ACCOUNT	PTO HARDSHIP ACCOUNT	NON-COBRA NON-CONTINUATION ACCOUNT ★	COMMISSION ACCOUNT
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HEALTHCARE					FRINGE BENEFITS						WELLNESS	EDUCATION	GIVING (all 501c3)			PREMIUM COLLECTION	WEALTH

ACCOUNTS IN BLACK are available today. **ACCOUNTS IN WHITE** are coming soon.
★A tax-advantaged account.
¹Account can be configured as a tax-advantaged or non tax-advantaged.

FEATURE ACCOUNTS
FREE with Membership

INDIVIDUAL GIVING ACCOUNT (DAF)	HEALTH REIMBURSEMENT TRACKING ACCOUNT (TRANSMITTALS)	CARD DECLINE PROTECTION ACCOUNT	INVESTMENT ACCOUNT	MYCASH (1) INDIVIDUAL CASH ACCOUNT	MYCASH (2) CASH ALLOCATOR LITE ACCOUNT	MYCASH (3) IMPUTED INCOME ACCOUNT
IDENTITY THEFT PROTECTION						

SMART. EASY. CONNECTED.

As of 11.23.20

TASC Differentiators

TASC CARD EXPERIENCE

FASTEST CLAIM PROCESSING POSSIBLE!

Restricted

- IIAS
- MIACC
- Configurable Verification

Unrestricted

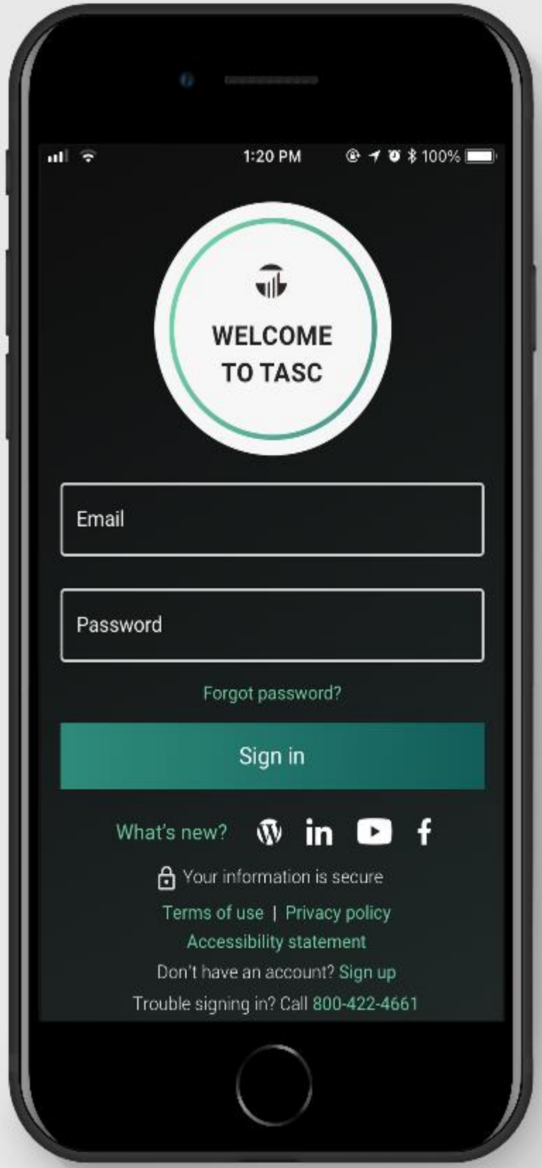
- Check
- ACH
- MyCash
- ATM

ONE CARD

Choice, Convenience & Control

- Fastest reimbursement in the industry
- Participant choice & flexibility
- Configure card to meet employee needs

Download the Mobile App



GET IT ON Google Play

Download on the App Store

TASC Differentiators

- Audit Guarantee – All Benefit Accounts
- 1 Million Dollar hold Harmless Clause – Compliance & Continuation Services
- Financial Security - multi factor authentication
- Philanthropy

PHILANTHROPY:

The TASC Cares Program is the charitable arm of our organization.

- TASC Employee raise funds for the United Way each year
- TASC matches Employee giving/generosity dollar for dollar
- All Employees receive **paid** time off for volunteering in their communities
- TASC holds blood collection drives, provides monetary donations and deploys volunteer groups for local and national relief efforts through the American Red Cross.

TASC

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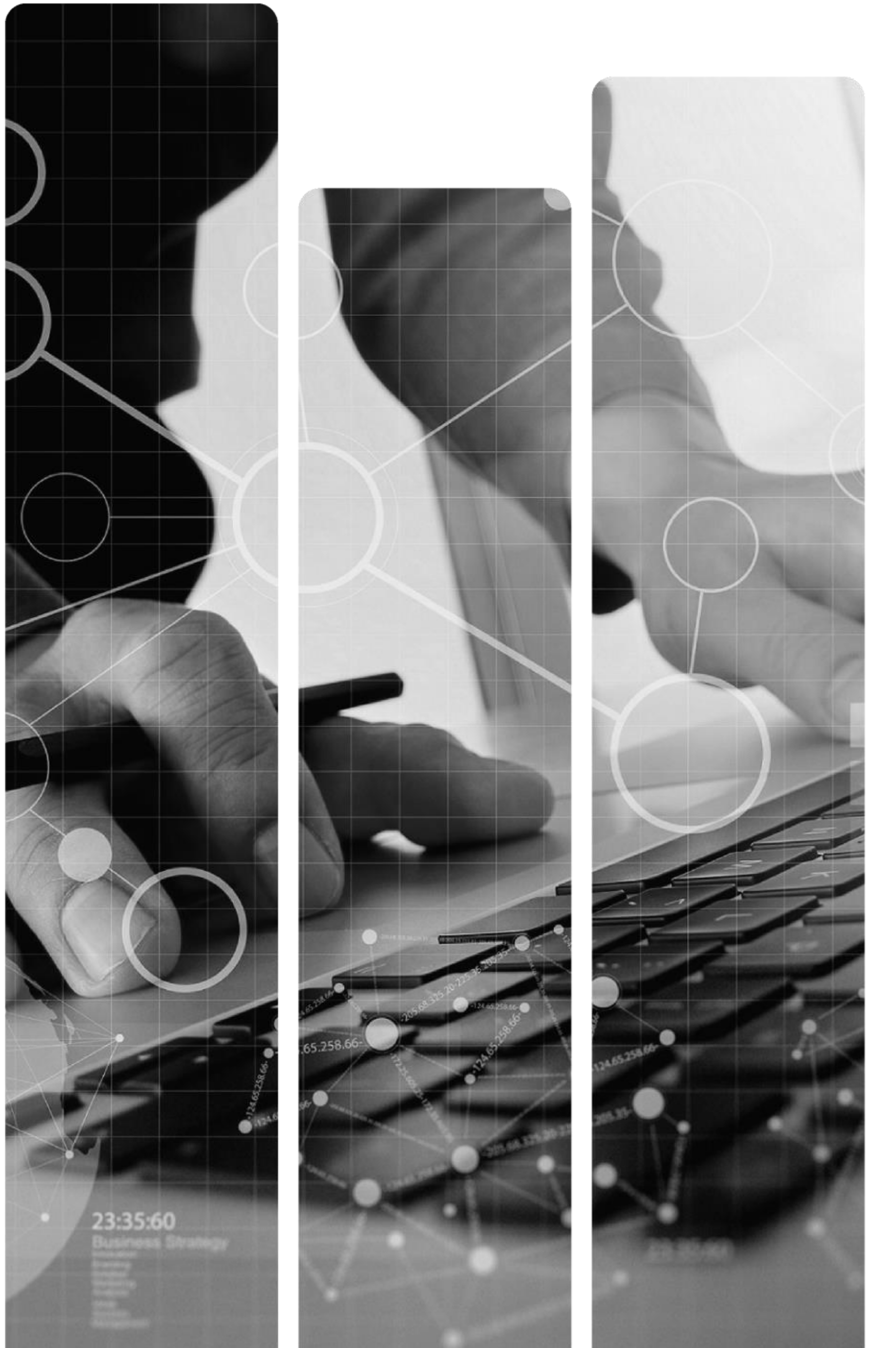

TASC's Services

No Insurance Products/Carrier agnostic

TASC Service Categories

- Payroll & Time keeping Services
- Compliance Services
- Continuation Services
- Employee Benefits
- Plan Document Services

Payroll & Timekeeping Services

- TASC Payroll Plus
- Payroll Plus HCM
- Payroll Plus TimeKeeping

TASC Service Categories

- Payroll & Time keeping Services
- Compliance Services
- Continuation Services
- Employee Benefits
- Plan Document Services

TASC Compliance Services

- FMLA Administration
- Absence Management/Leave Management
- Non-Discrimination Testing
- ACA Reporting
- ERISA Compliance SPDs
- Wrap Documents
- Form 5500 filing assistance
- HIPAA Compliance Service
- PCORI Compliance Service
- Dependent Eligibility Verification Audits
- Vaccination Verification

TASC Service Categories

- Payroll & Time keeping Services
- Compliance Services
- Continuation Services
- Employee Benefits
- Plan Document Services

TASC Continuation Services

- COBRA administration
- State Continuation
- Retiree Billing
- Leave of Absence Billing
- Direct Billing

TASC Service Categories

- Payroll & Time keeping Services
- Compliance Services
- Continuation Services
- **Employee Benefits**
- Plan Document Services

Benefit Account Categories

Healthcare Accounts:

Fringe Benefit Accounts

Education Accounts

Giving Accounts

Wealth Accounts

Healthcare Benefit Accounts

- Flexible Spending Accounts (FSA)
- Health Savings Accounts (HSA)
- Health Reimbursement Arrangements (HRA)
- Non-Employer Sponsored Premium Reimbursement Accounts (NESP)
- Limited Purpose FSAs (LPFSA)
- Qualified Small Employer Health Reimbursement Arrangements (QSEHRA)
- Individual Coverage Health Reimbursement Arrangements (ICHRA)
- Retiree Funded Health Reimbursement Arrangements
- Excepted Benefit Health Reimbursement Arrangements (EBHRA)
- Dependent Care Flexible Spending Accounts (DCFSA)
- Medicare Health Reimbursement Arrangements
- Spousal Incentive Health Reimbursement Arrangements
- Emergency expense Health Reimbursement Arrangements
- Emergency Medical loan Accounts

Benefit Account Categories

Healthcare Accounts:

Fringe Benefit Accounts

Education Accounts

Giving Accounts

Wealth Accounts

Fringe Benefit Accounts

- Parking Accounts
- Transit Accounts
- Home Office Accounts
- Pet Care/Pet insurance Accounts
- Wellness Rewards Accounts
- Workplace Cloths Account
- Workplace Tools Account
- Emergency Loan Account
- Employee Achievement/Award Accounts
- Medical Travel Account
- Back up Care Reimbursement Account
- Child adoption assistance Accounts
- Business/Professional Accounts
- Travel and Business Meals Accounts
- Entertainment Account
- Transportation maintenance account

Benefit Account Categories

Healthcare Accounts:

Fringe Benefit Accounts

Education Accounts

Giving Accounts

Wealth Accounts

Education Accounts

- Student Loan Reimbursement Accounts
- Tuition Reimbursement Accounts
- Scholarship Funds

Benefit Account Categories

Healthcare Accounts:

Fringe Benefit Accounts

Education Accounts

Giving Accounts

Wealth Accounts

Giving Accounts

- Giving Savings Accounts
- Charitable Donation Accounts
- Employer Crisis Funds
- Employee Crisis Funds

Benefit Account Categories

Healthcare Accounts:

Fringe Benefit Accounts

Education Accounts

Giving Accounts

Wealth Accounts

Wealth Accounts

- Commission Accounts
- Emergency Savings Accounts
- Holiday Club Accounts
- Income Continuation Accounts

TASC Service Categories

- Payroll & Time keeping Services
- Compliance Services
- Continuation Services
- Employee Benefits
- **Plan Document Services**

TASC Plan Documents

- POP document Service
- Section 125
- HRA Documents
- SPDs
- SBCs
- Wrap Documents
- Mega Wraps

Using TASC to your Advantage.

Broker/Agency perspective

- 

Broker/Agency perspective

- Hiring concerns
- Carrier concerns/pressure – Underwriting issues
- Current Market Conditions – forcing difficult conversations
- Makes writing business challenging
- Commissions are down
- Retention is down
- Employers are dropping Group Coverage

Leverage TASC Services

- Use TASC services to open up new conversations.
- Understand HRAs deeply.
- Use HRA Tax Savings to “pay for their coverage”/Sell more Insurance policies.
- Build/Strengthen Client relationships/grow your business.
- Better Client retention.
- Additional Commissions/Revenue from TASC ICHRA

The HRA

TASC

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HEALTHCARE PREMIUM (NESP) REIMBURSEMENT ACCOUNT ★	ORTHO REIMBURSEMENT ACCOUNT ★	EXCEPTED BENEFIT HRA (EBHRA) ★	INTEGRATED FUNDED HRA (FHRA) ★	LEAVE HOURS TRACKING ACCOUNT	HOME OFFICE ACCOUNT ★	CHILD ADOPTION ASSISTANCE ACCOUNT ★	BIKE ACCOUNT	PET INSURANCE REIMBURSEMENT ACCOUNT			WELLNESS POINTS TRACKING ACCOUNT	STUDENT LOAN PAYMENT ACCOUNT	VOLUNTEER TRACKING ACCOUNT	EMPLOYEE CRISIS FUND ACCOUNT[1] ★	DISASTER RELIEF FUND ACCOUNT ★	COBRA PREMIUM COLLECTION ACCOUNT ★	SIDECAR EMERGENCY SAVINGS ACCOUNT
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EMERGENCY MEDICAL LOAN ACCOUNT	GENDER AFFIRMATION REIMBURSEMENT ACCOUNT	OPEN-ENDED HRA ★	MICROBUSINESS HRA (AGRIPLAN/ BIZPLAN) ★	HEALTHCARE PREMIUM TRACKING ACCOUNT	PROFESSIONAL BUSINESS EXPENSE ACCOUNT ★	DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT ★	TRANSIT ACCOUNT ★	LIFESTYLE REIMBURSEMENT ACCOUNT	EMERGENCY EXPENSE REIMBURSEMENT ACCOUNT	WELLNESS REWARDS ACCOUNT	WELLNESS TRACKING ACCOUNT	TUITION REIMBURSEMENT ACCOUNT ★	VOLUNTEER HOURS (DOLLARS FOR DOERS) ACCOUNT ★	GIVEBACK WORKPLACE GIVING ACCOUNT ★	PARTIAL UNIVERSAL DEDUCTION GIVING ACCOUNT ★	STATE CONTINUATION PREMIUM COLLECTION ACCOUNT ★	GIVING SAVINGS ACCOUNT
HEALTHCARE					FRINGE BENEFITS						WELLNESS	EDUCATION	GIVING (all 501c3)			PREMIUM COLLECTION	WEALTH

ACCOUNTS IN BLACK are available today. **ACCOUNTS IN WHITE** are coming soon.

★A tax-advantaged account.

[1]Account can be configured as a tax-advantaged or non tax-advantaged.

FEATURE ACCOUNTS

FREE with Membership

INDIVIDUAL GIVING ACCOUNT (DAF)	HEALTH REIMBURSEMENT TRACKING ACCOUNT (TRANSMITTALS)	CARD DECLINE PROTECTION ACCOUNT	INVESTMENT ACCOUNT	MYCASH (1) INDIVIDUAL CASH ACCOUNT	MYCASH (2) CASH ALLOCATOR LITE ACCOUNT	MYCASH (3) IMPUTED INCOME ACCOUNT
IDENTITY THEFT PROTECTION						

SMART. EASY. CONNECTED.

As of 11.23.20

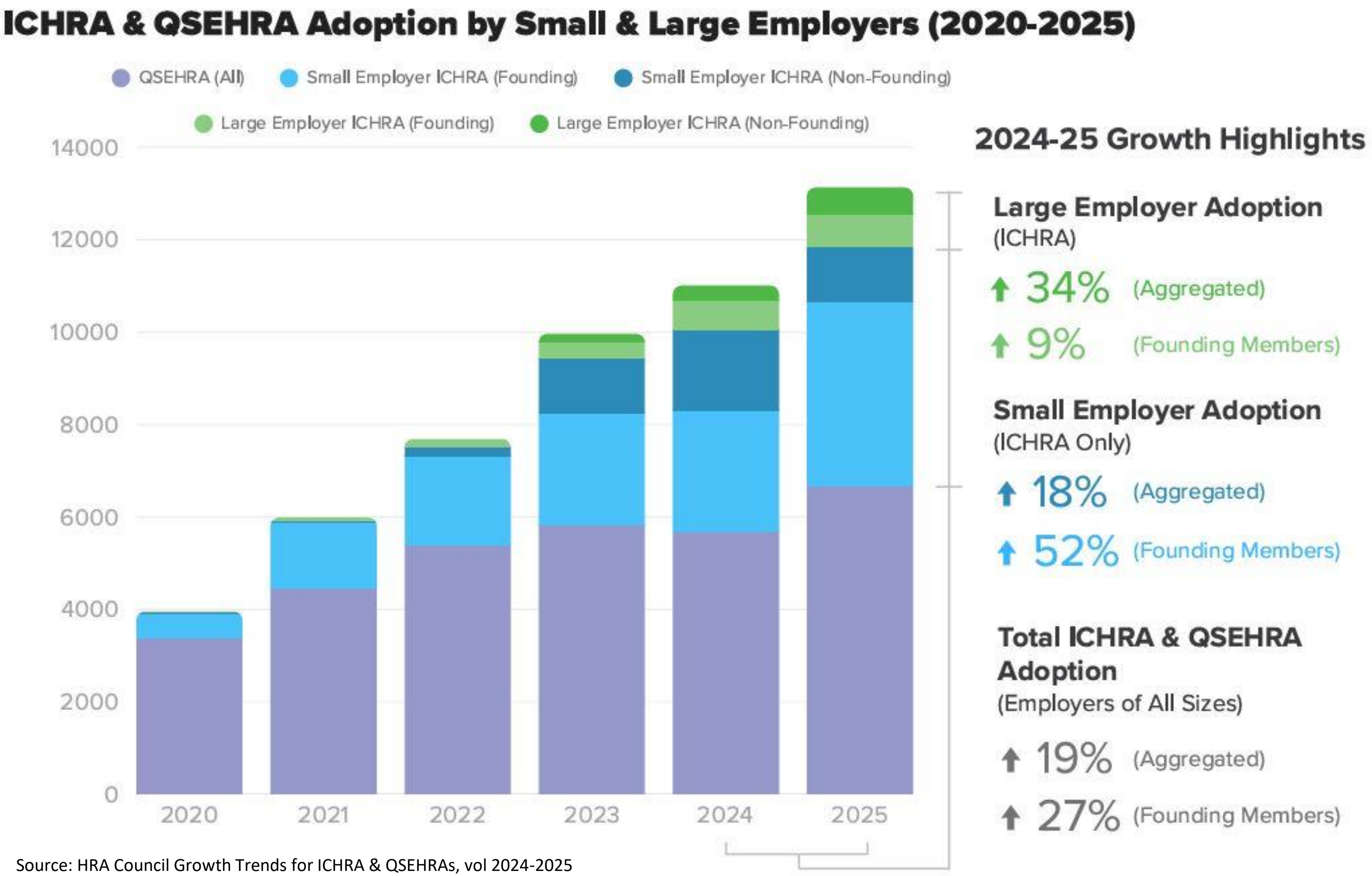
What is an HRA?

- HRA = Health Reimbursement Arrangement
- Health Reimbursement Arrangement = Employee benefit program

Types of HRAs

1. Section 105 HRA
2. Traditional HRA
3. QSEHRA
4. ICHRA
5. Excepted benefits HRA
6. Limited purpose HRA
7. Emergency expense HRA
8. Wellness HRA
9. Funded HRA
10. Retiree HRA
11. Spousal incentive HRA
12. Medicare HRA

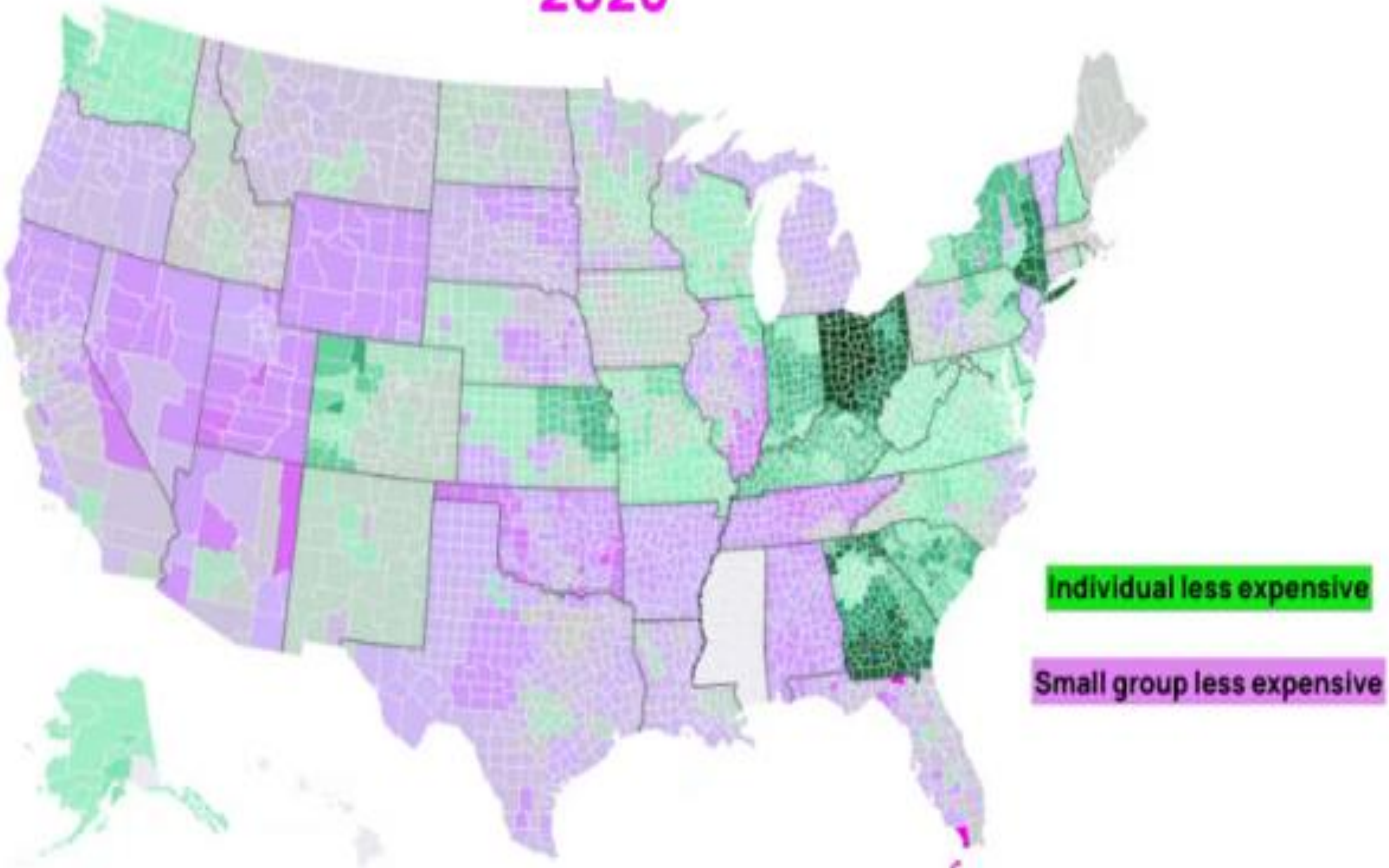
HRA Adoption is Up



Source: HRA Council Growth Trends for ICHRA & QSEHRAs, vol 2024-2025

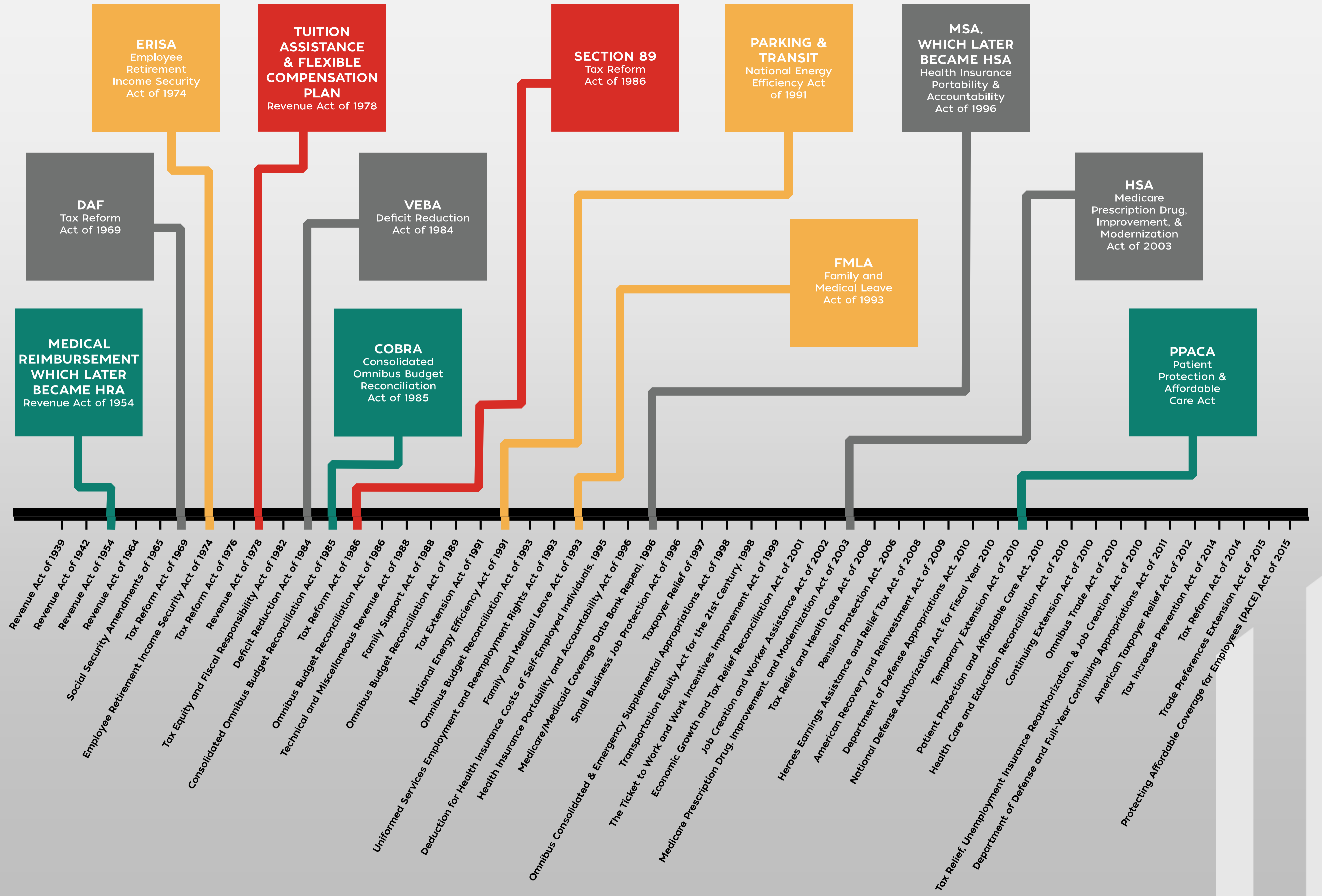
“ICHRA-friendly” states & counties

2026



What is a Section 105 HRA?

- Section 105 is a 1954 tax law that allows for family employment
- Converts normal insurance and out-of-pocket expenses into an employee benefit program and becomes 100% deductible!


ERISA
Employee Retirement Income Security Act of 1974
TUITION ASSISTANCE & FLEXIBLE COMPENSATION PLAN
Revenue Act of 1978
SECTION 89
Tax Reform Act of 1986
PARKING & TRANSIT
National Energy Efficiency Act of 1991
MSA, WHICH LATER BECAME HSA
Health Insurance Portability & Accountability Act of 1996
DAF
Tax Reform Act of 1969
VEBA
Deficit Reduction Act of 1984
HSA
Medicare Prescription Drug, Improvement, & Modernization Act of 2003
FMLA
Family and Medical Leave Act of 1993
MEDICAL REIMBURSEMENT WHICH LATER BECAME HRA
Revenue Act of 1954
COBRA
Consolidated Omnibus Budget Reconciliation Act of 1985
PPACA
Patient Protection & Affordable Care Act
Revenue Act of 1939
Revenue Act of 1942
Revenue Act of 1954
Revenue Act of 1964
Social Security Amendments of 1965
Tax Reform Act of 1969
Employee Retirement Income Security Act of 1974
Tax Reform Act of 1976
Revenue Act of 1978
Tax Equity and Fiscal Responsibility Act of 1982
Deficit Reduction Act of 1984
Consolidated Omnibus Budget Reconciliation Act of 1985
Tax Reform Act of 1986
Omnibus Budget Reconciliation Act of 1986
Technical and Miscellaneous Revenue Act of 1988
Family Support Act of 1988
Omnibus Budget Reconciliation Act of 1989
Tax Extension Act of 1991
National Energy Efficiency Act of 1991
Omnibus Budget Reconciliation Act of 1993
Uniformed Services Employment and Reemployment Rights Act of 1993
Family and Medical Leave Act of 1993
Deduction for Health Insurance Costs of Self-Employed Individuals, 1995
Health Insurance Portability and Accountability Act of 1996
Medicare/Medicaid Coverage Data Bank Repeal, 1996
Small Business Job Protection Act of 1996
Taxpayer Relief Act of 1997
Omnibus Consolidated & Emergency Supplemental Appropriations Act of 1998
Transportation Equity Act for the 21st Century 1998
The Ticket to Work and Work Incentives Improvement Act of 1999
Economic Growth and Tax Relief Reconciliation Act of 2001
Job Creation and Worker Assistance Act of 2002
Medicare Prescription Drug, Improvement, and Modernization Act of 2003
Tax Relief and Health Care Act of 2006
Pension Protection Act, 2006
Heroes Earnings Assistance and Relief Tax Act of 2008
American Recovery and Reinvestment Act of 2009
Department of Defense Appropriations Act, 2010
National Defense Authorization Act for Fiscal Year 2010
Temporary Extension Act of 2010
Patient Protection and Affordable Care Act, 2010
Health Care and Education Reconciliation Act of 2010
Continuing Extension Act of 2010
Omnibus Trade Act of 2010
Tax Relief, Unemployment Insurance Reauthorization, & Job Creation Act of 2010
Department of Defense and Full-Year Continuing Appropriations Act of 2011
American Taxpayer Relief Act of 2012
Tax Increase Prevention Act of 2014
Tax Reform Act of 2014
Trade Preferences Extension Act of 2015
Protecting Affordable Coverage for Employees (PACE) Act of 2015

Schedule C

- Line 14 Employee Benefit Programs (Medical Expenses Reimbursed to Employees Under AB)
- Line 17 or 27 for HRA Administration Fee
- Schedule F: Lines 17 and 34

SCHEDULE C (Form 1040)
Department of the Treasury Internal Revenue Service (99)

Profit or Loss From Business
(Sole Proprietorship)
▶ Go to *www.irs.gov/ScheduleC* for instructions and the latest information.
▶ Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.

OMB No. 1545-0074
2018
Attachment Sequence No. **09**

Name of proprietor | **Social security number (SSN)**

A Principal business or profession, including product or service (see instructions) | **B Enter code from instructions** ▶

C Business name. If no separate business name, leave blank. | **D Employer ID number (EIN)** (see instr.)

E Business address (including suite or room no.) ▶
City, town or post office, state, and ZIP code

F Accounting method: (1) ☐ Cash (2) ☐ Accrual (3) ☐ Other (specify) ▶

G Did you "materially participate" in the operation of this business during 2018? If "No," see instructions for limit on losses ☐ Yes ☐ No

H If you started or acquired this business during 2018, check here ▶ ☐

I Did you make any payments in 2018 that would require you to file Form(s) 1099? (see instructions) ☐ Yes ☐ No

J If "Yes," did you or will you file required Forms 1099? ☐ Yes ☐ No

Part I Income

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked ▶ ☐	1	
2	Returns and allowances	2	
3	Subtract line 2 from line 1	3	
4	Cost of goods sold (from line 42)	4	
5	**Gross profit.** Subtract line 4 from line 3	5	
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	
7	**Gross income.** Add lines 5 and 6 ▶	7	

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8	Advertising	8		18	Office expense (see instructions)	18	
9	Car and truck expenses (see instructions)	9		19	Pension and profit-sharing plans	19	
10	Commissions and fees	10		20	Rent or lease (see instructions):		
11	Contract labor (see instructions)	11		a	Vehicles, machinery, and equipment	20a	
12	Depletion	12		b	Other business property	20b	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		21	Repairs and maintenance	21	
				22	Supplies (not included in Part III)	22	
				23	Taxes and licenses	23	
				24	Travel and meals:		
14	Employee benefit programs (other than on line 19)	14		a	Travel	24a	
				b	Deductible meals (see instructions)	24b	
15	Insurance (other than health)	15		25	Utilities	25	
16	Interest (see instructions):			26	Wages (less employment credits)	26	
a	Mortgage (paid to banks, etc.)	16a		27a	Other expenses (from line 48)	27a	
b	Other	16b		b	**Reserved for future use**	27b	
17	Legal and professional services	17					

28	**Total expenses** before expenses for business use of home. Add lines 8 through 27a ▶	28	
29	Tentative profit or (loss). Subtract line 28 from line 7	29	
30	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method (see instructions). **Simplified method filers only:** enter the total square footage of: (a) your home: ______ and (b) the part of your home used for business: ______. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30	
31	**Net profit or (loss).** Subtract line 30 from line 29. • If a profit, enter on both **Schedule 1 (Form 1040), line 12** (or **Form 1040NR, line 13**) and on **Schedule SE, line 2.** (If you checked the box on line 1, see instructions). Estates and trusts, enter on **Form 1041, line 3.** • If a loss, you **must** go to line 32.	31	
32	If you have a loss, check the box that describes your investment in this activity (see instructions). • If you checked 32a, enter the loss on both **Schedule 1 (Form 1040), line 12** (or **Form 1040NR, line 13**) and on **Schedule SE, line 2.** (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on **Form 1041, line 3.** • If you checked 32b, you **must** attach **Form 6198.** Your loss may be limited.	32a ☐ All investment is at risk. 32b ☐ Some investment is not at risk.	

For Paperwork Reduction Act Notice, see the separate instructions. Cat. No. 11334P **Schedule C (Form 1040) 2018**

Comparison

Without Section 105

Premium Deduction	**100%**
$9,299 x 100% =	$9,299
Federal Tax Rate	
$9,299 x 15% =	$1,395
Tax Savings =	$1,395
Non-Insured Expenses	**0%**
$5,362 x 0% =	$ 0
Federal & State Tax	
Tax Savings =	$ 0
Total Expenses =	**$14,661**
Total Deduction =	**$9,299**

Total Tax Savings

$1,395

With Section 105

Premium Deduction	**100%**
$9,299 x 100% =	$9,299
Federal, State & SE Tax Rate	
$9,299 x 35.3% =	$3,255
Tax Savings =	$3,255
Non-Insured Expenses	**100%**
$5,362 x 100% =	$5,362
Federal, State & SE Tax	35.3%
Tax Savings	$1,877
Total Expenses	**$14,661**
Total Deduction	**$14,661**

Total Tax Savings

$5,132

Over $6,000.00 average savings!

What could you buy with an extra $500 a month?

Using TASC to your Advantage

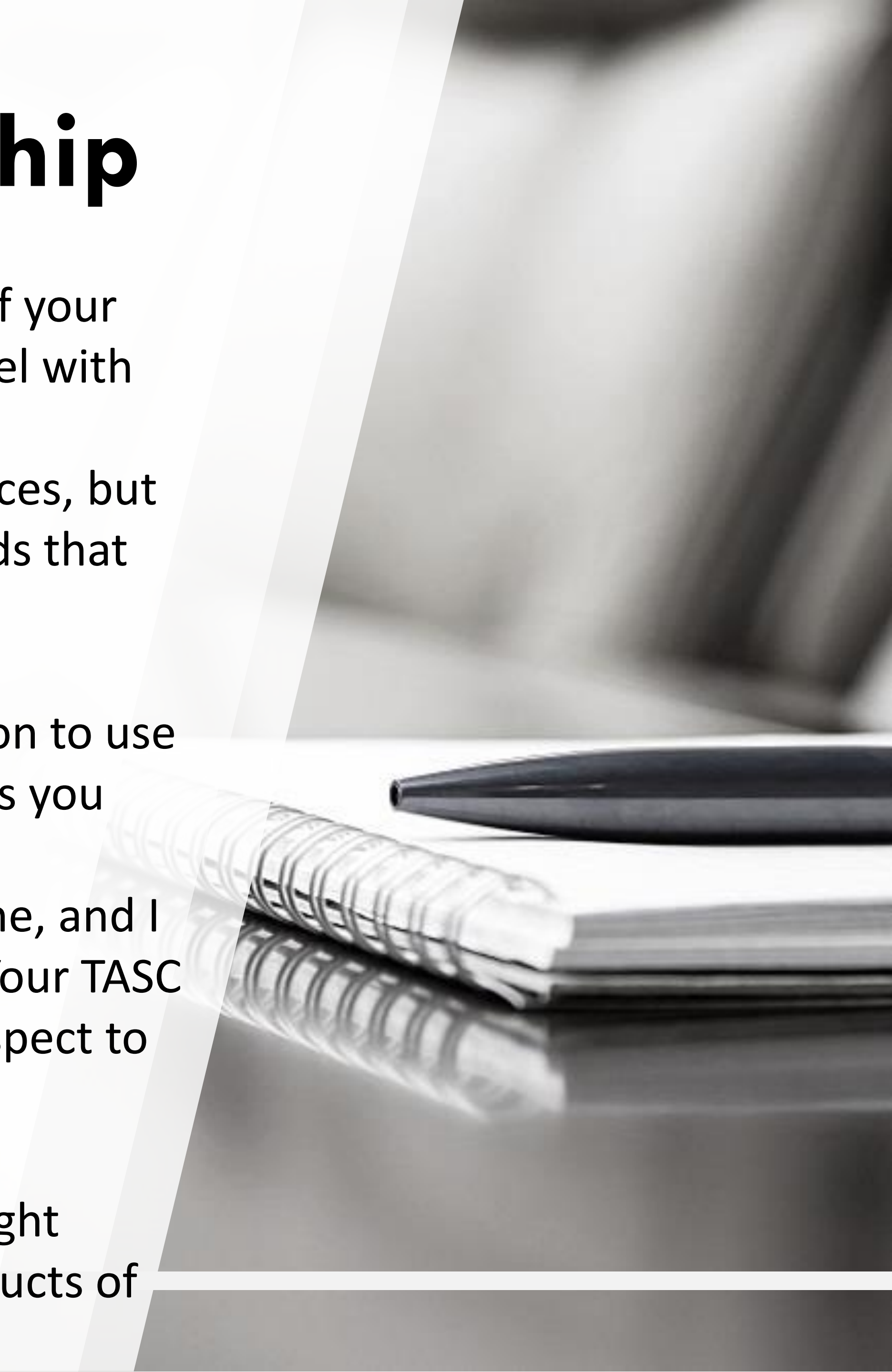
- Members can become contracted “TASC Distributors” at no cost. ($1000.00)
- TASC Distributors receive discounted pricing for all Client referrals.
- TASC Distributors will receive new and renewal commissions for any Client referred to our services. (average 8-10 years)
- Will be assigned a dedicated TASC representative who will get to know you over time and provide free/unlimited education with respect to TASC’s services for both Distributor and Clients. (Helping you win new Clients and retain existing Clients)

TASC Big I Distributor Partnership

The TASC Distributor partnership allows you to use our services as part of your own. You can refer clients to those services that they need, or that you feel with help them.
Some of our distributors get very active in selling and marketing our services, but others just refer a client once a year, or as they run in to people with needs that TASC can meet.

Activity: It's all up to you how active you want to get. There is no obligation to use us or recommend us, and you could still work with other administrators as you see fit.
When and if you referred clients to us, you would refer them directly to me, and I or somebody I appoint from my team would take care of them for you. I Your TASC support rep becomes your "back office or subject matter expert" with respect to TASC services

Also included with the relationship: Any information or materials you might need: Flyers, ads, articles, letters, Webinars, and videos on any TASC products of interest.



Member/Distributor Commissions

TASC Service Category – New / Renewal Commission

- Benefit Accounts –15% / 0-15%
- Compliance - 5% / 0-10%
- Continuation - 5% / 0-10%
- Payroll Services – 10% / 0-8%

Renewal Commissions increase as TASC book of business increases:

$0 - $9,999 in Renewal Business – 0%

$10,000 - $49,999 in Renewal Business – 7-9%

$50,000 - $99,999 in Renewal Business – 8-12%

$100,000 + in Renewal Business – 10-15%

TASC®

BIG I | ILLINOIS

Trusted Choice
INDEPENDENT INSURANCE AGENTS

Members may become TASC Distributors at no cost, gaining access to everything TASC can provide.

Reach out for a TASC/Big I Distributor Agreement today

For Assistance

Contact Kelly Erdman Directly (Members only)

Kelly Erdman - Direct Sales Director

Total Administrative Services Corporation
2302 International Lane
Madison, WI 53704-3140

Toll Free 800-422-4661, Direct Line 608-316-2450

- Be sure to mention your membership and use code #PIAW to receive discounted pricing, and other Distributor benefits.

QUESTIONS

- Phone
- Email
- Website