



TAG
DEALER SERVICES

Allstate[®]

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Results! See how TAG Dealer Services' produces income for your stores.

INTRODUCTION

TAG dealer services' brings a unique approach to producing income for our dealer partners. Our proven process of maximizing payroll tax reductions through flex plans and reducing employee worksite costs, create significant returns for our dealer partners and their employees.

TAG dealer partners are industry leaders. Helping to maximize income for our dealer partners is our driving force.

simple changes produce big.

Experience.

For over 25 years our professional services have targeted payroll tax reductions through section 125, commonly referred to as your Flex Plan. Dealers gain tremendous tax advantages with a functional flex plan. We are the connection dealers use to access this source of income. Manufacturer dealers we serve include:

Nissan	Acura	GMC	Volvo
Infiniti	Lexus	Buick	Jaguar
Dodge	Land Rover	Cadillac	Hyundai
Ford	Subaru	Chevrolet	Chrysler
Lincoln	Audi	Volkswagon	Mazda
Mercury	Porsche	Mini	Pontiac
Honda	Mitsubishi	Saab	Mercedes-Benz

Measurable Results.

Our plans benefit both dealers and dealer employees. Dealers generate income through reduced payroll tax obligations, while providing employees with the ability to increase their take-home pay and reduce the cost of worksite benefits.

FLEX

TAG approaches flex plans as an income producing instrument for our dealer partners. Employee participation targets are pre-defined and expected tax savings are provided. Every dollar that employees redirect into the group flex plan produces income for our dealer partners.

Our success is based on teaching employees, through individual education, how to increase their take-home pay through the use of your flex plan.

EMPLOYEES TAKE HOME MORE PAY.

Paycheck Example	without TAG	with TAG
Gross monthly pay	\$ 3,000	\$ 3,000
less pre-tax expenses:		
unreimbursed medical	0	(100)
dependent care	0	(200)
Taxable pay	\$ 3,000	\$ 2,700
less taxes:		
federal and state income tax	(750)	(675)
social security (fica) tax	(230)	(205)
Net pay	\$ 2,020	\$ 1,820
less expenses not pre-taxed:		
unreimbursed medical	(100)	0
dependent care	(200)	0
Monthly take home pay	\$ 1,720	\$ 1,820

DEALERS REDUCE PAYROLL TAXES.

Flex Wage Reductions	Participation	Contributions
Employee Paid Health Premiums	100	\$300,000
Healthcare FSA	30	\$45,000
Dependent Care FSA	10	\$50,000
Personally Paid Premiums	5	\$12,000
Annual Wage Reductions:		\$407,000
Dealer Tax Savings		
FICA – 7.65%		\$31,135
Workers' Compensation – 5%		\$20,350
Annual Tax Savings:		\$51,485

By reducing taxable wages through your flex plan employees save big on federal, state and FICA taxation. Furthermore, because dealer FICA taxes and workers' compensation costs are both determined by total gross wages, flex plans produce direct income for our dealer partners.

Our enrollment and administration procedures are designed to maximize employee participation, thus capitalizing on all tax savings available for our dealer partners and their employees.

WORKSITE

Worksite benefits are key elements of any company. We understand the importance of having competitive, cost-effective benefits available alongside your Flex Plan. Since employees pay 100% of the cost associated with worksite benefits, we make sure they have access to the best benefits available.

In many cases, employees acquire much needed coverages using their tax-savings from your Flex Plan.

LOWER EMPLOYEE
PREMIUMS

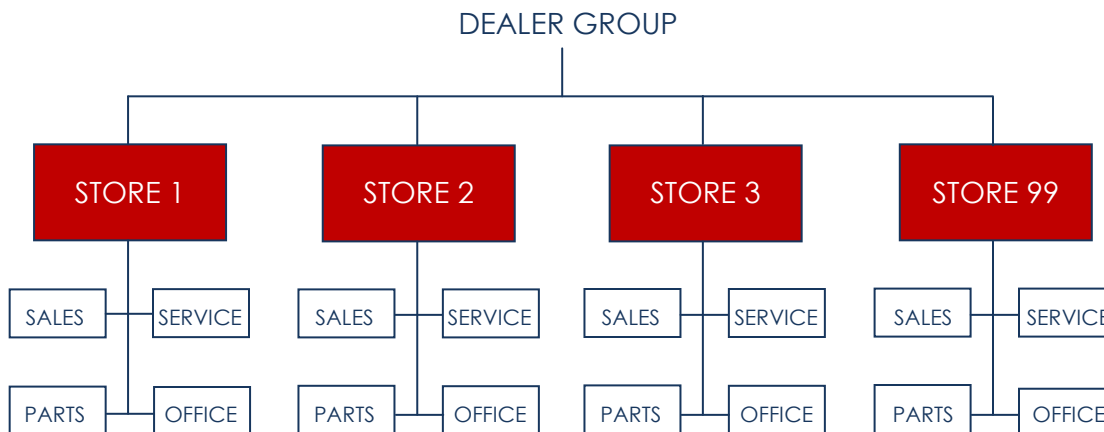
BETTER EMPLOYEE
COVERAGE

MORE EMPLOYEE
SATISFACTION

Allstate®

TAG Dealer Services' partners with Allstate to bring quality worksite benefit offerings to our dealer partners. We understand the current economic climate and cater our products and services to meet the needs of your employees. The most popular worksite products among our dealer partners include ample life coverages and quality short and long-term disability coverages. Additional worksite products such as accident and cancer plans are available when requested. TAG is proud to offer Allstate benefits with dealer discounted employee rates.

EXECUTION



Education by department. We employ enrollment counselors to each store so that we can accommodate the various shift schedules within each department. Our enrollment process integrates with the ordinary work flow of the dealership, while our employee education objectives are achieved.

SAVE TIME

Unparalleled administration. Increased participation requires administration procedures that can support your plans activity. TAG dealer services' partners are supported by experienced account service professionals whom are dedicated to your dealer group.

SAVE HASSLE

Superior procedures. Everything you ever wanted in your flex and worksite plans; dedicated account management, payroll reconciliation, consolidated billing, live custom reporting, 24 hour reimbursement, dependent care continual reimbursement, no charge special check requests, take-care flex debit cards, and complete IRS compliance.



Measurable Results. Quality products and exceptional services are the fabric of our company. But at the root of our efforts there is one goal. Save our partners money. We promise it, we document it, and we continue to do it every year. We are in the business of saving money for our dealer partners and their employees.

OBJECTIVES:

Flex produced employee tax savings: \$ _____

Employee worksite premium savings: \$ _____

Dealer group payroll tax reductions: \$ _____

TAG Dealer Services' Annual Production: \$ _____

ABOUT

A Leader in Consumer-Directed Benefit Administration and Enrollment Communications

TAG Dealer Services is a division of The Advantage Group (TAG). Founded in 1985, TAG is a unique and meticulous Section 125 Cafeteria Plan, COBRA, and Retirement Plan Administrator, as well as a trusted provider of the highest quality worksite products for the workplace. Our dedicated account service teams are unequalled when providing flexible solutions for our partners administrative and enrollment needs. In an industry where support equals satisfaction, TAG is consistently recognized as a pinnacle of excellence. Through the integration of performance based technology and dedicated client management, TAG offers administration and enrollment solutions that are as user-friendly for benefit specialists as they are for employees. Our administration and enrollment plans include:

- *Flexible Spending Accounts*
- *Worksite Benefit Offerings*
- *COBRA Administration*
- *Retirement Solutions*

The Advantage Group is proud to be a chosen provider for many leading organizations across the nation. Lead by a management team with over five decades of experience in consumer-oriented benefits, TAG continues to set industry standards in plan administration and enrollment services.

TAG DEALER SERVICES

A results driven organization.



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