



FlexSave™ is a WIN-WIN*

BENEFITS TO EMPLOYER:

- Able to deduct eligible medical expenses*
- ✓ Higher deduction limits than most plans
- ✓ Total control over plan costs
- Can supplement current plan
- Employee retention
- ✓ Large list of eligible expenses (IT-519R2)

BENEFITS TO EMPLOYEE:

- YOU decide how to spend the benefit amount
- No underwriting
- More eligible expenses than traditional plan
- ✓ Benefits are non-taxable*
- Up to 100% reimbursement of receipt (no co-pay)!

For more information and to sign-up, please contact:

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^{*} In most cases FlexSave™ can minimize income taxes. However, the particular tax situation of any FlexSave™ client can be quite complex. We recommend discussions with your tax advisor on how the guidelines impact your particular situation.