

How this service works...

What's my investment?

- ✓ It's \$319.80 per year, paid in 12 monthly credit card payments of \$26.65 to help you spread your costs.

Where does the money go and what do I get in return?

- ✓ The bulk is paid to the CPA that you choose and work with in the TAN network.
- ✓ This fee is for the preparation of a single or joint Federal Form 1040 and Schedules A & B and one state tax return.
- ✓ It also includes 3 different consultations either by phone or in-person with your CPA for up to 30 minutes each. Make sure you save up your questions to make the most of each 30-minute consultation.
- ✓ The balance supports your year-round 24/7 access to financial information resources, mini-courses, other web tools and related administrative support.

What's not included that may require extra fees?

- ✓ If applicable, your CPA has separate fees for other forms such as C, D, E, F, H, 2106, 3800, 4136, 8829, if married filing separately, additional state returns and separate returns for other family members. The names of these forms are on the website.
- ✓ Time in excess of each 30-minute consultation will be billed at the CPA's hourly rate
- ✓ If applicable, you pay these fees directly to the CPA.

How do I sign up and start getting the benefits?

- ✓ Go to www.taxadvisornetwork.com and click on the Subscribe Now button.
- ✓ After entering the information required, you will see the details for CPAs in your area.
- ✓ Review their information, call and have a brief conversation to see if your personalities mesh and then select your CPA on the website.
- ✓ You will also receive an email with details about how to access the TAN website where you can monitor the amounts you have paid and how much has been sent to your CPA on your behalf.

How do I work with my CPA?

- ✓ First you have to choose the TAN CPA that you want to work with. You do this on the TAN website.
- ✓ After that step, you make calls and appointments working directly with the CPA that you selected.

*Don't leave money on
Uncle Sam's table!*

**Subscribe to FAI's
Tax Adviser Network™
Now!**

Go to

www.TaxAdviserNetwork.com

You will:

- Get an **enhanced understanding and utilization** of your employer's benefits.
- **Get direction** for the income tax consequences of life events.
- **Avoid income tax mistakes** that could cost you thousands of dollars.
- Receive **proactive** income tax planning.
- Receive **lifelong, quality, discounted, financial and tax services from pre-screened CPAs.**
- **Get all of the other support** described in this brochure and on the website.

**FINANCIAL
AWARENESS®
INSTITUTE**

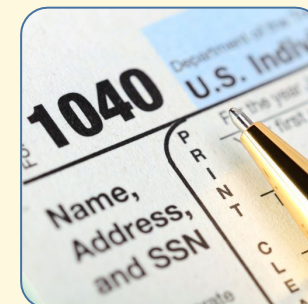
The Consumers' Financial Advocate for Over 30 Years

*Get expert tax preparation
and advice from our prescreened
preferred quality network of
Certified Public Accountants at a fixed
and discounted price through FAI's*

**Tax Adviser
Network™**

Which of these apply to you?

- I want to save money on taxes and tax filings?
- I want to make the most of the benefits available at work.
- I need a good tax adviser for help with tax filings, savings, refinancing, retirement, other goals and questions.



**Here's trusted support
for all 3 and more !**

Tax Adviser Network™ (TAN)

What you get — your TAN support includes:

Tax services:

- High-quality annual tax preparation** by prescreened CPAs
- Three different 30-minute tax consultations** with a CPA
- Independent advice on how to take advantage of available tax-saving employee benefits** – e.g., retirement plans, flexible spending accounts, MERPS, health savings account, health reimbursement accounts.
- Answers to numerous tax-related issues, situations and questions**

The bottom-line:

- A year-round support line and a relationship with an unbiased and trusted tax adviser.**
- Spread the cost of your tax preparation over 12 months – instead of one payment.**



What situations/questions apply to you?

Mark (v) all that apply

Early to mid-career years...

- How can I **minimize my tax liabilities**?
- What are the differences** between 401(k)s, 403(b)s, pensions, Roth IRAs and traditional IRAs?
- Why are my 401(k) and flex-spending accounts **so advantageous**?
- How much can I save** in my 401(k) and how much will that save me in taxes?
- What will I pay in taxes** when I take this money out? Are there any penalties?
- Would it be better to** pay off my student loans, credit cards, or save in my 401(k)?
- What tax bracket am I in and how many allowances** should I claim on my W-4?
- What tax benefits are there in **home ownership**?
- Can I use some of my 401(k) money** as a down payment on a house?

Anytime – including retirement planning

- I need to take money out of my 401(k). Should I **take a withdrawal or loan**?
- I need to borrow money using the equity in my home. Should I get a **Home Equity Loan or Home Equity Line of Credit**?
- I need to pay off credit cards with extra cash. **Which should I pay off first?**
- Interest rates on mortgages are really low...**should I refinance?**
- I need to sell assets to pay off debt. **What should I sell?**
- I'm close to retirement.** What should I be thinking about from a tax viewpoint?
- What will my tax bracket be in retirement?**
- Will I pay tax on my Social Security?**
- How much should I take out** of my IRAs at age 70 ½?
- And any other questions** related to items on your tax return.

**The more boxes you checked...
the more TAN can help !**

Which option works better for you?

	Tax Prep Chains	Tax Software	Independent CPAs	FAI's TAN
Professionally Prepared State and Federal Returns	X	X	X	X
Rigorous Training of Preparers			X	X
3 Free 30 min. Consultations/Year at Times of Major Decisions				X
Familiarity with Employer's Benefit Program				X
Favorable Pricing as a Voluntary Benefit				X
Monthly Payment Plan				X

Did you know...

- ✓ 81% of employers think their **employees do not have a good understanding of their benefits**¹
- ✓ Many employees do not realize how much they can save in taxes by using benefits more wisely
- ✓ Most tax preparation services **do not give advice about benefits**
- ✓ **Certain financial decisions** made at the wrong time can cost you thousands in taxes
- ✓ **Benefits, tax laws and the financial world** are complicated and change constantly
- ✓ Money is a major source of stress reported by 81% or more of people surveyed in communities and at work²
- ✓ **Financial stress contributes to** missed work and lost wages³

1. A Colonial Life Study
2. American Psychological Society study & many worksite studies.
3. A Met Life Study