



# AGENT BENEFITS

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Provided by Dergalis Associates

**HS** | **HOMESERVICES  
OF AMERICA®**  
*A Berkshire Hathaway Affiliate*



## WHAT WE OFFER

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The agent benefits program is specifically designed for HomeServices of America real estate agents to provide easy access to insurance and other financial products and services through financial professionals. We believe this program will help minimize the burden of being an independent contractor, allowing you to focus on what you do best — help people buy and sell real estate.



## MENU OF SERVICES

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### INSURANCE PRODUCTS

#### **\*Guaranteed Issue\***

- Healthcare
- Medicare
- Life Insurance
- Short Term Disability
- Long Term Disability
- Dental Insurance
- Vision Insurance

### COMMISSION DEDUCTION

- Tax Account
- Retirement Options
  - IRA
  - SEP-IRA
  - Roth-IRA
  - UNI 401 K
  - Defined Benefit

### WEALTH PRODUCTS

- College Funding
- Individual Life
- Long Term Care
- Individual Disability
- Money Management
- Defined Corp



## **GUARANTEED ISSUE PRODUCTS**

### **GUARANTEED ISSUE GROUP DISABILITY**

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Disability income insurance pays benefits if you are unable to work as the result of a disability due to physical or mental illness, injury or childbirth.

### **GUARANTEED ISSUE GROUP LIFE**

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In case of a tragic event, life insurance can help a family cover the loss of income, pay off the mortgage or debts, cover medical bills or burial expenses or even fund a child's education. \*Guaranteed Issue Policies available up to 150K. \*\*Individual policies in excess of 150k available and require underwriting.





## **GROUP DENTAL**

Comprehensive coverage with multiple plans that include standard covered dental procedures, such as exams, x-rays, cleanings, fluoride treatments, fillings, root canals, crowns, bridges and dentures.



## **GROUP VISION**

Comprehensive coverage with plans that include regularly covered eye care procedures, such as exams, contact lenses and eyeglasses, as well as discounted fees on progressive lens enhancements.



## **TELEHEALTH**

Telehealth provides the best possible care anytime anywhere. 1.800MD will provide you with convenient, expert medical assistance when you need it most.

## GUARANTEED ISSUE HEALTHCARE & MEDICARE NOW AVAILABLE

### HEALTH INSURANCE

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Through this partnership HomeServices of America is proud to provide a comprehensive suite of Healthcare and Medicare options. You will have access to the largest networks of hospitals, doctors, and specialists. Multiple plans and designs available to fit your needs and budget.





## **AUTOMATE YOUR BUSINESS WITH COMMISSION DEDUCTION SAVINGS PLANS**

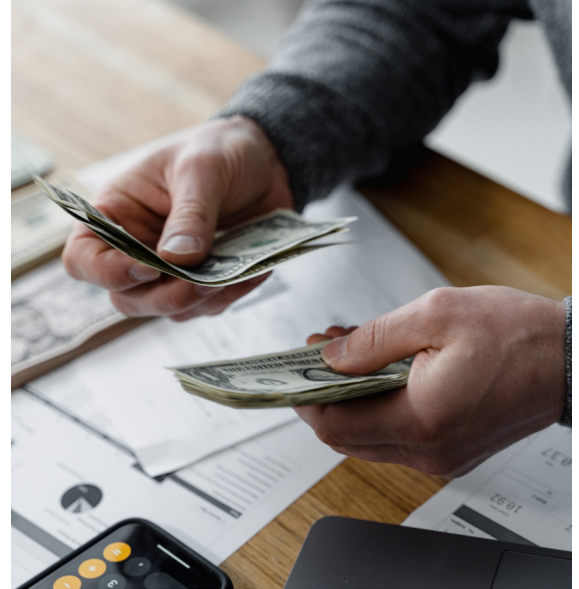
“The Tax Savings plan saves me time, encourages me to spend less on nonessentials and reduces my worries about timing and the market.”

- Save money **ONLY** when you make money
- Adjust the percentage you contribute at any time
- Spread funding for tax payment obligation through the entire year
- Unlimited check writing
- No minimum balance
- 24/7 online account access



## TAX SAVINGS

Without a guaranteed commission check each month, and the unpredictability of the real estate market, you are open to a number of financial risks. Putting money away for savings and taxes reduces the financial risk. By gradually saving throughout the year, you can alleviate the quarterly stress and year end pitfalls of scrambling to pay taxes. This structured savings plan allows you to remain focused on selling.



## RETIREMENT SAVINGS



Saving for retirement is a best business practice for all agents, but many procrastinate when having to set up and fund accounts on their own. The ease of the Automatic Contribution Program helps clear the obstacles that prevent agents from starting.



## ROLLOVER & INVESTMENT STRATEGIES

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Our providers' licensed professionals will conduct a complimentary financial needs analysis to help you establish investment strategies based on the future you want to achieve. If you already have an investment plan in place, they'll assess whether or not it needs adjusting to meet your goals.



## COLLEGE SAVINGS

You can save for a child, grandchild or any other important person in your life. We have multiple plan options, including Section 529.



## LONG TERM CARE



Long-Term Care Insurance covers the cost of home health aides and nursing homes should you need them.



## A WORD FROM OUR AGENTS

“Setting up the commission deduction program has been a great way for me to save money for my taxes and retirement. The program has helped me to work smarter and to become more savvy about my finances. Everyone at Dergalis and Associates provides amazing service and is willing to meet with you to answer questions and to assist with planning and achieving your financial goals. If you are not set with the automatic commission deduction program I highly recommend that you do so! It’s a game changer!”

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“At the beginning of my Real Estate career, I have struggled to save for important expenses my quarterly taxes and more importantly my Retirement. Once I joined the commission deduction program this changed everything. I no longer had to worry about scrounging funds to pay my taxes and my retirement was nonexistent. Without it, I would not have anything saved for retirement at all. I highly recommend adding the commission deduction programs. This frees you up to spend more time to sell or spend with family while reducing stress.”





## SELF-ENROLLMENT SITES

**TO ENROLL IN COMMISSION DEDUCTION SAVINGS PLANS VISIT:**

Tax account: [www.taxpackage.net](http://www.taxpackage.net)

Retirement account: [www.retirementpackage.net](http://www.retirementpackage.net)

To Contact Our Benefit Provider:

P: 866.738.9003

[information@agentbenefits.net](mailto:information@agentbenefits.net)