PROFITGUARD PLUS

Lower Your Payroll Tax. Raise Your Team's Take-Home.

A payroll-tax + employee-benefits restructure for W-2 employers. Built on four pieces of long-standing IRS code.

THE NUMBERS

$500–$600	$40–$80	$50K+
EMPLOYER	EMPLOYEE	30-PERSON TEAM
FICA savings per employee per year	More take-home per paycheck	Year 1 combined economic impact

THE OPPORTUNITY

If you run a W-2 business, you fund the IRS more than you have to. Every payroll cycle, you pay the employer share of FICA — and your team pays theirs plus federal and state income tax before they see a dollar. ProfitGuard Plus restructures one slice of that payroll math so both sides keep more, without changing gross pay.

THE MECHANISM

ProfitGuard Plus stacks four IRS code sections that have been law for decades. Employees participate in a Preventative Care Management Program (telehealth, mental health, care navigation, chronic condition support). The premium is pre-taxed through §125, then reimbursed via SIMRP under 1.105-11 — not back through §125. That last step is what separates legitimate plans from the ones the IRS shut down.

§125 Cafeteria · §106(a) Employer Health · §105 + 1.105-11 SIMRP · §213(d) Qualified Care

WHY THIS IS DIFFERENT

- Reimbursement flows through SIMRP under 1.105-11 — not through the cafeteria plan.
- PCMP delivers real §213(d)-qualified preventative care, not wellness rewards.
- Written plan documents (SIMRP, §125, PCMP) reviewed by CPAs and ERISA attorneys.
- Integrated 105 design — keeps you ACA-compliant around the 4980D penalty.

HOW IT WORKS

1. Census + current deductions from HR (or seamless payroll integration).
2. We coordinate with your payroll rep to build the pre-tax + SIMRP reimbursement lines.
3. Mock payroll run so leadership sees exact paycheck math before anything goes live.
4. Employee enrollment — templates and support provided.

WHO IT'S FOR

- Businesses with W-2 employees — full time, $17,000+/year.
- Each participant already covered by employer-sponsored major medical somewhere.
- Works with Paycom and most major payroll providers.

WHAT'S NEXT

Reply to the email. We model your specific numbers — actual roster, actual paycheck math, no call required. If the math holds, we walk it through with your team.

TEN POINT FINANCIAL GROUP

tenpointfinancialgroup.com