

Two Paths

- ❖ Marketplace Pathway
- ❖ Direct Enrollment Pathway

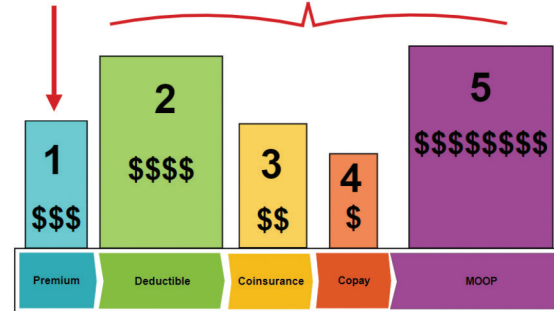


Create an Account Apply for Federal Subsidy Select a Plan Enroll in Plan

Products and Services

- ❖ Learn about:
 - ♦ The two worlds in healthcare
 - ♦ The types of networks
 - ♦ The Special Election Periods
- ❖ To optimize your policy, ask about:
 - ♦ Premium Tax Credits
 - ♦ Cost Sharing Reductions
 - ♦ Subsidies
 - ♦ Discount Cards
 - ♦ Medicare Advantage
- ❖ Supplemental Products:
 - ♦ Multiple Risk Life Insurance
 - ♦ Defined Benefits Insurance
 - ♦ Defined Term Health Insurance
- ❖ Group Health Plans:
 - ♦ Health Reimbursement Arrangements
- ❖ Comprehensive Financial Planning:
 - ♦ Risk Management
 - ♦ Cash Flow Management
 - ♦ Income Tax Planning
 - ♦ Retirement Planning
 - ♦ Estate Planning

- 1. Advance premium Tax Credit (APTC)
- 2. Cost Sharing Reductions (CSR)



How Can We Help?

By understanding and applying the T.R.O.T. financial planning system when selecting a product under the Affordable Care Act you will be able to fully maximize your benefits.

We will make sure you understand what are the external forces that affect your healthcare management selection, and help you design and implement a plan that fully protects you and your family.

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The Affordable Care Act 2024

Mission

We provide adequately selected insurance and finance products of superior quality. We educate and add value to help you maximize accumulation and optimize economic realization.

We help you progress towards total financial governance.