

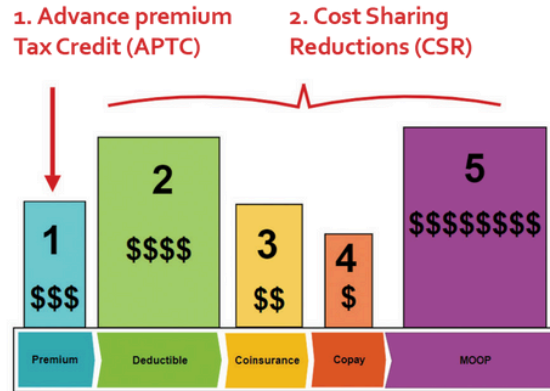
Two Paths

- ❖ Marketplace Pathway
- ❖ Direct Enrollment Pathway



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



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 2026

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.

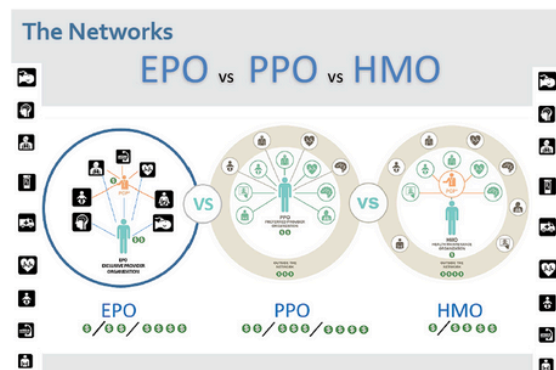
The two worlds for healthcare management under ACA

| The World of No Subsidies | The World of Subsidies |
|---|--|
| <ul style="list-style-type: none"> ❖ Short Term Medical ❖ Multiple Risk Life Insurance ❖ Supplemental Coverage <ul style="list-style-type: none"> • Dental & Vision • Accident • Critical Illness • Cancer/Heart & Stroke | <div>The World of no Subsidies</div> <div>Metallics</div> <div>The World of Subsidies</div> <div>Metallics</div> |

The Essential Health Benefits



Types of Networks: HMO/PPO/EPO



2026 Federal Poverty Level Chart with Cost Sharing Reductions

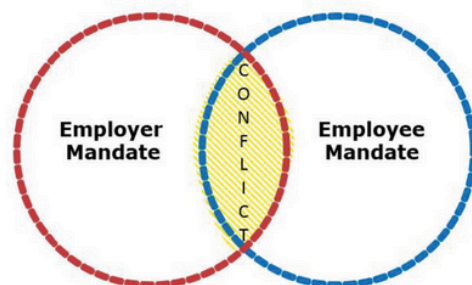
| Household Size | 100% | 138% | 150% | 200% | 250% | 300% | 400% |
|----------------|----------|----------|----------|-----------|-----------|-----------|-----------|
| 1 | \$15,650 | \$21,597 | \$23,475 | \$31,300 | \$39,125 | \$46,950 | \$62,600 |
| 2 | \$21,150 | \$29,187 | \$31,725 | \$42,300 | \$52,875 | \$63,450 | \$84,600 |
| 3 | \$26,650 | \$36,777 | \$39,975 | \$53,300 | \$66,625 | \$79,950 | \$106,600 |
| 4 | \$32,150 | \$44,367 | \$48,225 | \$64,300 | \$80,375 | \$96,450 | \$128,600 |
| 5 | \$37,650 | \$51,957 | \$56,475 | \$75,300 | \$94,125 | \$112,950 | \$150,600 |
| 6 | \$43,150 | \$59,547 | \$64,725 | \$86,300 | \$107,875 | \$129,450 | \$172,600 |
| 7 | \$48,650 | \$67,137 | \$72,975 | \$97,300 | \$121,625 | \$145,950 | \$194,600 |
| 8 | \$54,150 | \$74,727 | \$81,225 | \$108,300 | \$135,375 | \$162,450 | \$216,600 |

94 % of AV in Silver Plan

87%

73%

Employer Plan affordability



- ♦ Overlap has to do with affordability.
- ♦ Deemed affordable if employee's share of lowest cost of coverage does not exceed 9.96*% of household income.
- ♦ May use W-2 Form Box 1, Rate of Pay or Federal Poverty Level Chart.