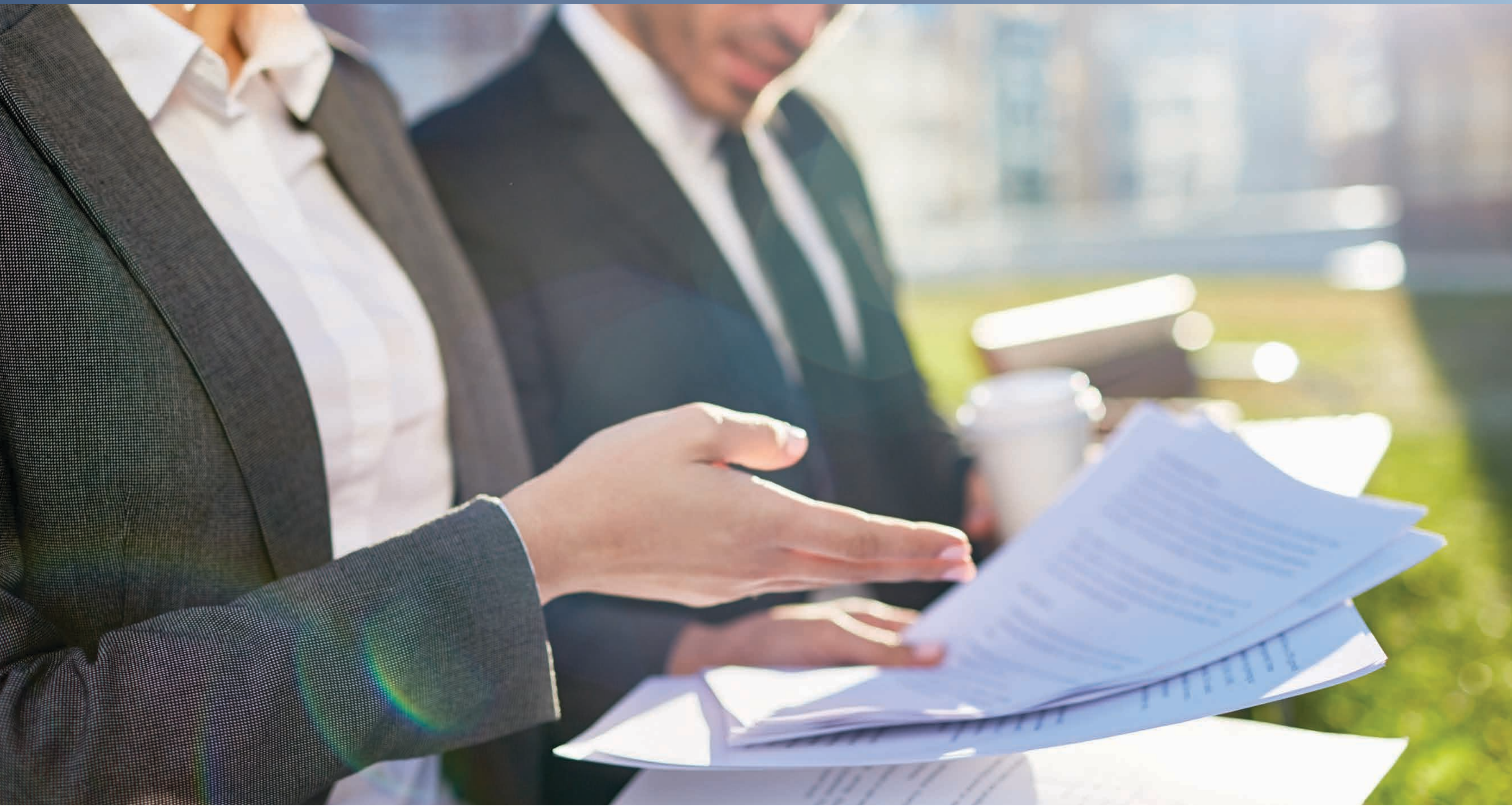
Tax Advice & Preparation Service

All plan participants will interact directly with tax professionals and receive individualized advice based on the specific PrimeCare Group Strategies indemnity plan. Access to personal tax benefits including free tax return preparation and unlimited, toll-free, tax related advice. Additionally, you can have the most commonly used tax schedules prepared free of charge or at a significantly discounted rate.

Tax Related Benefits

- Individual tax advice on whether or not any filing is required for indemnity plan participation
- Free mail-in tax return preparation (includes 1040EZ, 1040A, and 1040)*
- Free preparation of most commonly used schedules that accompany the form 1040*
- IRS audit assistance
- Unlimited advice for personal and business matters on federal taxation via toll-free phone call/fax/e- mail (no time or frequency limitations)
- Tax professionals will review any notice or letter issued by the IRS and provide advice on how to understand and solve the matter
- Access to a web-based IRS audit tutorial, as well as an IRS notification tutorial
- IRS notification assistance
- Tax planning
- Review of prior year's tax return*
- Member portal with tax tips, tax law changes, tax organization area, IRS audit area, IRS notification area and member advice on-line

*Limited to one per household
Tax Advice & Preparation Services provided by an independent third-party to the participating employee only.



IRS-speak Interpretation

The team of professionals will review any notice or letter issued by the Internal Revenue Service and provide professional advice on how to understand and resolve the matter. Experts will assist and advise you if you get audited. They review the IRS audit notification and help sort out the facts. You also have access to a web-based IRS audit tutorial, as well as an IRS notification tutorial that helps take the terror out of those ominous-looking IRS letters.

Tax Advisor for People in All Income Brackets Interpretation

Tax consultation is vitally important for nearly everyone at one time or another. You can seek and receive advice on the tax implications of all these everyday financial matters:

- Individual Retirement Accounts, Roth IRAs, 401K Plans, SEPs
- Healthcare spending accounts
- Investment timing and strategies
- Capital gains
- Real estate timing and strategies
- Tax advantages of home ownership
- Inheritance
- Retirement planning

The team of professionals will also review your prior year's tax return. This review can reveal costly errors and generate a source of extra tax savings.