

Concierge Benefits Program for the Self Employed



Your Guide to Personalized Fortune 500
Benefits as a Self Employed Individual

Handpick Fortune 500 Benefits as a Self Employed Individual:

You've worked hard building up your business and your brand. Shouldn't those years of tenacity and sweat equity pay out the dividends of personal wealth and individual benefits?

Many of your colleagues that may work for larger employers or even Fortune 500 Companies tout their workplace benefits like having access to a 401(k) and group benefits such as health and life insurance. You wanted to be different. You wanted to create something and have freedom in your career. But, what if you could remain independent but still have access to the benefits of the other half?

You are not alone for wanting workplace independence alongside the competitive pricing of group benefits. As the nature of employment in the world continues to change, so too has the emergence of independent contractors. [The U.S. Bureau of Labor Statistics](#) along with Lawrence Katz (of Harvard University) and Alan Krueger (of Princeton University), estimates that between 6.9% and 9.6% of all workers are independent contractors.

Traditionally, these roles have been commission-based positions such as realtors or other sales positions. Today, we also see a new kind of worker, the freelancer. Their unique skills bring them great opportunities, but also create some instability from contract-to-contract.

A major challenge for the contract worker is how to get access to great benefits at a fair price. Knowing what benefits they need for their personal situation and trying to choose a cost-efficient solution presents many obstacles.

Most modern employers can often take advantage of grouping their employees together for different insurances, retirement plans, and other group benefits. It is because of this “scalability” or “law of large numbers” that such employers can collectively bargain for better pricing than individual policies. They also use competing companies to uncover the best value.

My Financial Coach, in association with Milton Park Partners, is here to arm you with the negotiation strength of a leading Fortune 500 Company. By providing best-in-class service with concierge HR solutions for working individuals. Together we help those wishing to retain their independent identity but deserving benefits packages similar to leading Fortune 500 companies. All of this is guided by a dedicated personal CFP® professional.

By analyzing your personal financial picture and lifestyle, our Financial Coaches at My Financial Coach are able to identify crucial gaps in your personal finances, and with Milton Park Partners create a benefits package that addresses your goals and helps you achieve peace of mind.

Once the benefits package has been custom designed for your needs, your Financial Coach will coordinate these benefits into your financial plan so you can better see the results of your workplace benefits combined with your personal wealth.



Your Financial Coach utilizes this information to provide direct feedback and analysis about what benefits you may be missing and through our partnership with Milton Park Partners can then build you a customized benefits package that is designed for you, but priced just as if you worked for a Fortune 500 Company. Just some of the services Milton Park Partners Provide can be found on this chart.

Administrative Charge	Price	Comments
Complete Human Resources administration with full employment compliance including electronic enrollment	Included	
All-inclusive payroll and HRIS administration, input and maintenance access available on your Laptop, Tablet or Phone	Included	
Payroll run reports with every payroll	Included	
Employee expense reimbursement direct deposits via payroll	Included	
Full "employee of record" employment liability	Included	
Federal and State required payroll & employment tax filings	Included	
Time and Attendance System available upon request	TBD	Determined by client
Benefits management module including automated electronic benefits enrollment	Included	
COBRA Administration & Affordable Care Act Administration	Included	
Financial planning and access to a personal Certified Financial Planner (CFP) from My Financial Coach	Included	
Identity Theft with voluntary optional dependent coverage	Included	Core id
Basic 401(k) plan Optional	Included	
Employee Assistance Plan (EAP) / with STD LTD	Included	
\$20,000 life insurance and AD&D with guaranteed voluntary issue of additional \$100,000 optional \$50,000 @ \$9.00 additional cost	Included	
Milton Park Partners Management	Included	

MY FINANCIAL COACH Home Organizer Goals Spending Investments Vault Help Settings Sign Out

Welcome, **Jane and John Smith**

Accounts [+ Add Account](#)

- Cash: \$541,500
- Credit Cards: \$0
- Investments: \$420,722
- Life Insurance: \$0
- Loans: -\$960,000
- Property: \$2,010,000
- Stock Options: \$0

Net Worth **\$1,994,877** as of today
\$0 this month

Investments **\$420,722¹** as of today
\$0² Change 0.00%² Change

Goals as of today [View All](#)

- Retirement** 2037 - 2062 **Projected Funding** 21 of 26 years
- Vacation Home** 2030 **Projected Funding** \$397,018 of \$397,018
- Save for Daughters Wedding** 2030 **Projected Funding** \$66,168 of \$66,168

What Can You Expect When You Join Milton Park Partners and My Financial Coach?

Our Benefits



LARGE GROUP BENEFITS

Make your employees feel valued and protected with competitive benefits packages at affordable rates. We work with national, trusted providers to give you access to comprehensive medical, dental and vision, 401k, and more.



PAYROLL

Offload the stress and time of payroll and receive detailed reports and notification of each pay cycle. We will handle all tax withholdings and benefits deductions too.



COMPLIANCE

Keeping up with state and federal employment law and tax filings can be confusing and time-consuming. Ease your mind knowing that we have you covered. We'll keep your company up-to-date on compliance laws and file all payroll and W2 taxes.



HUMAN RESOURCES

As your company expands, so will your HR needs and questions. Let our experts take over and provide full-service support to you and your team. Get help, get answers, and take care of your people - let us be your HR department.

Supported By:



Personal Coach

Quickly access CERTIFIED FINANCIAL PLANNER™ professionals as your personal coach-educator—real humans who care about your financial future.



Financial Team

Our CFP® professionals, together with subject-matter experts from every financial discipline, build and monitor your financial plan. Imagine. Your own financial team. Whenever you need their support.



Financial Cloud

24/7. Online. Secure. And up-to-date. Your finances in a panoramic view.

How Does The Service Work?

1. Schedule time to go through an initial virtual consultation with one of My Financial Coach's CFP® professional Financial Coaches to see if this service can provide value to you and your growing business.
2. Take some time to learn more about the program with your dedicated Financial Coach who is a CFP® professional who can then help guide you through enrollment.
3. The enrollment process begins with a detailed online questionnaire, access to your personal online My Financial Coach portal, and concludes with your Financial Coach creating for you a comprehensive financial plan that includes a 360° overview of all of your personal financial gaps.
4. Your Financial Coach will review your gaps and help you select the group benefits that can help you fill in those gaps.
5. Continue to meet with your Financial Coach and make adjustments as necessary and maintain 24/7 access to your personalized HR Solution.
6. As your needs change, your Financial Coach will continue to work with you and guide you through everything from your open enrollments to understanding your continued goal progression. We are with you each step of the way!



How do I get started?

If you have more questions:

Email:

customerservice@myfinancialcoach.com

Schedule a Call:

<https://calendly.com/benefit-for-self-employment-consultation/benefits>

Or Contact:

Enpo Tu

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