

**SET ASIDE MONEY FOR PARKING OR  
TRANSIT EXPENSES, PRE-TAX**

*It sure is easy.*

## PAY LESS IN TAXES

### + COMMUTER BENEFITS

Placing money into a Commuter Benefits account before you pay taxes on it saves you money by lowering your amount of taxable income. The result? *You pay less in taxes each year.*

- + Use money in your Commuter Benefit account to pay for Qualified Transit or Qualified Parking expenses.
- + *Qualified Transit* includes mass transit passes, tokens, fare cards or similar items entitling you to ride a mass transit vehicle to or from work. The mass transit may be publicly or privately operated and includes bus, rail or ferry. *Maximum Election: \$315*
- + *Qualified Parking* includes parking fees at/near your place or work or at/near a location from which you commute to work by van pool, commuter highway vehicles or mass transit. *Maximum Election: \$315*

INCREASE YOUR TAKE-HOME PAY	WITH COMMUTER	WITHOUT COMMUTER
Annual Income:	\$50,000	\$50,000
Pre-Tax Contributions:	\$4,380	\$0
Taxable Income:	\$45,620	\$50,000
Taxes (assumes 25% tax bracket)	\$11,405	\$12,500
Take-Home Pay:	\$34,215	\$37,500
Out-of-Pocket Commuter Expenses:	\$0	\$4,380
Spendable Income:	\$34,215	\$33,120
<b>Savings Each Year:</b>	<b>\$1,095</b>	<b>\$0</b>

Savings amount in the example are provided by Surency for illustrative purposes only. You may save more or less based on your own tax situation. Some states do not recognize these tax exclusions for this program. No part of this document is tax, financial or legal advice. You should consult your own legal and tax advisors regarding your personal situation and whether this is the right program for you.

When you use the *Surency Benefits Card* to pay for qualified expenses, the amount is deducted from your account - *no need to file claims!*



### MANAGE YOUR BENEFITS

You have 24/7 access to your account through the Surency Mobile App or on your Member Account at Surency.com.



Scan to download the  
Surency Mobile App!

