

JA COUNTER

Brand Transformation



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SALES LEAD GENERATION

BRANDING

PRODUCTION SERVICES

WAREHOUSING & FULFILLMENT

J·A

COUNTER

& ASSOCIATES

INC.

RESCO was approached by JA COUNTER to give their brand and marketing communications package a fresh new look.





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Specializing in Insurance and Investments since 1976

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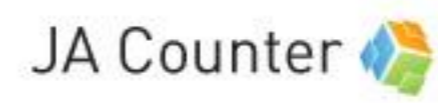
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Specializing in Insurance and Investments since 1976

The insurance and investment providers previous identity package was becoming less and less functional in daily use.



Phase 1 included over 35 logo marks and type treatments.





After a few adjustments and collaboration with the JA COUNTER team we arrived with these final four options...

JACOUNTER

...and the **NEW** logo!





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PERSONAL
BUSINESS
BROKERAGE

The identity package carried the look and feel of the new logo.





Key HSA Concepts

Eligible individual: Only an "eligible individual" may establish, and then contribute to, an HSA. This is someone who on the first day of any month: (1) is covered by a high-deductible health plan (HDHP); (2) is not also covered by another health plan that is not a HDHP; (3) is not enrolled in Medicare (generally, under age 65); and (4) may not be claimed as a dependent on someone else's tax return.

High-deductible health plan: A health plan that meets certain requirements (adjusted annually for inflation) regarding deductibles and out-of-pocket expenses:

Coverage Type	2009 Minimum Deductible	2009 Maximum Out-of-Pocket
Self-Only	\$1,150	\$5,800
Family	\$2,300	\$11,600

Permitted insurance: An individual is considered to be "eligible" without regard to a coverage he or she may have under certain "permitted" insurance such as worker's compensation, tort liability, or liability arising from the use or ownership of property. Also disregarded is insurance for a specific illness or disease or that pays a fixed amount (per day or other period) for hospitalization. Coverage for accidents, disability, dental care, vision care, and long-term care is also disregarded. Flexible Spending Accounts are permitted only if they are limited to dental or vision care and/or meet the minimum deductible requirement.

A trust or custodial account: An HSA must be in the form of a trust or custodial account, established with a qualified trustee or custodian financial institution.

Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-favored account set up exclusively to pay certain medical expenses of the account owner, spouse and dependents. Health insurance coverage must be provided under a high-deductible health plan. Qualified contributions by the account owner are deductible from gross income and growth inside the account is not taxed. Distributions to pay for qualified medical expenses are received income tax-free. Funds not used during one year can be held over and used to pay qualified medical expenses in a later year even if no further contributions are permitted.

Similar in nature to an Individual Retirement Account (IRA) or Archer Medical Savings Account (Archer MSA), an HSA is owned by an individual and is thus portable. If an individual changes employers, the HSA moves with the individual and does not stay with the former employer even though that employer may have contributed to the HSA.

Contributions to an HSA

- Annual contribution limit: For 2009 and 2010, the maximum deductible contribution to an HSA is as follows:

Coverage Type	2009	2010
Self-Only	\$3,000	\$3,050
Family	\$5,950	\$6,150

- Individuals who may contribute: Contributions may be made by an eligible individual, either directly or through a cafeteria plan, or by the individual's employer. Any person, including family members, may also contribute on behalf of an eligible individual.
- Deadline for making contributions: Contributions may be made in one or more payments and must be made no later than the due date for filing the eligible individual's federal income tax for the year, generally April 15 of the following year. Contributions may be made before the first day of the year to which they apply.
- Income tax treatment of contributions: Qualified contributions (including contributions by family members) to the HSA by an eligible individual are deductible from the eligible individual's gross income. Employer contributions to an HSA are excludable from an employee's income and are not subject to withholding for federal income taxes or for federal payroll taxes. Growth or earnings on the contributions are not taxable while held inside the account. Excess contributions may be subject to a 6% excise tax. State tax deductibility varies so it is important to consult with your tax advisor for state-specific rules.



Learn More About How a Health Savings Account Works



A Health Savings Account (HSA) is a tax-favored account established exclusively to pay certain medical expenses of the account owner, spouse, and dependents. Health insurance coverage must be provided under a qualifying high-deductible health plan.



Distributions from a HSA

Distributions from an HSA may be made at any time. Distributions used solely to pay for qualified medical expenses for the account owner, spouse, and dependents are excludable from gross income (i.e. tax-free).

Qualified medical expenses: Expenses (incurred after the HSA has been established) for "medical care" as that term is used in IRC Sec. 213(d). Generally, this includes amounts spent for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body, to the extent not reimbursed by insurance. Qualified medical expenses do not generally include health insurance premiums.

Taxation of amounts not used for qualified medical expenses (over): Any distribution from an HSA that is not used for qualified medical expenses is included in the income of the account owner and a 10% penalty is added. The 10% penalty does not apply if a distribution is made because of an account owner's death, disability, or reaching age 65.

No longer an eligible individual: If an account owner is no longer an "eligible individual" (for example, becoming enrolled in Medicare or no longer being covered by a HDHP), the HSA account may continue to be used. Distributions used solely to pay for qualified medical expenses continue to be received income tax-free.

Death of the account owner: At death, funds in an HSA pass to a named beneficiary. If the beneficiary is a surviving spouse, the account becomes the HSA of the surviving spouse, subject to the normal rules that apply to all HSAs. If the funds in an HSA pass to a non-spousal beneficiary, the account ceases to be an HSA as of the date of death, and the non-spousal beneficiary must include in taxable income the value of HSA assets as of the date of death.

Medical Expenses

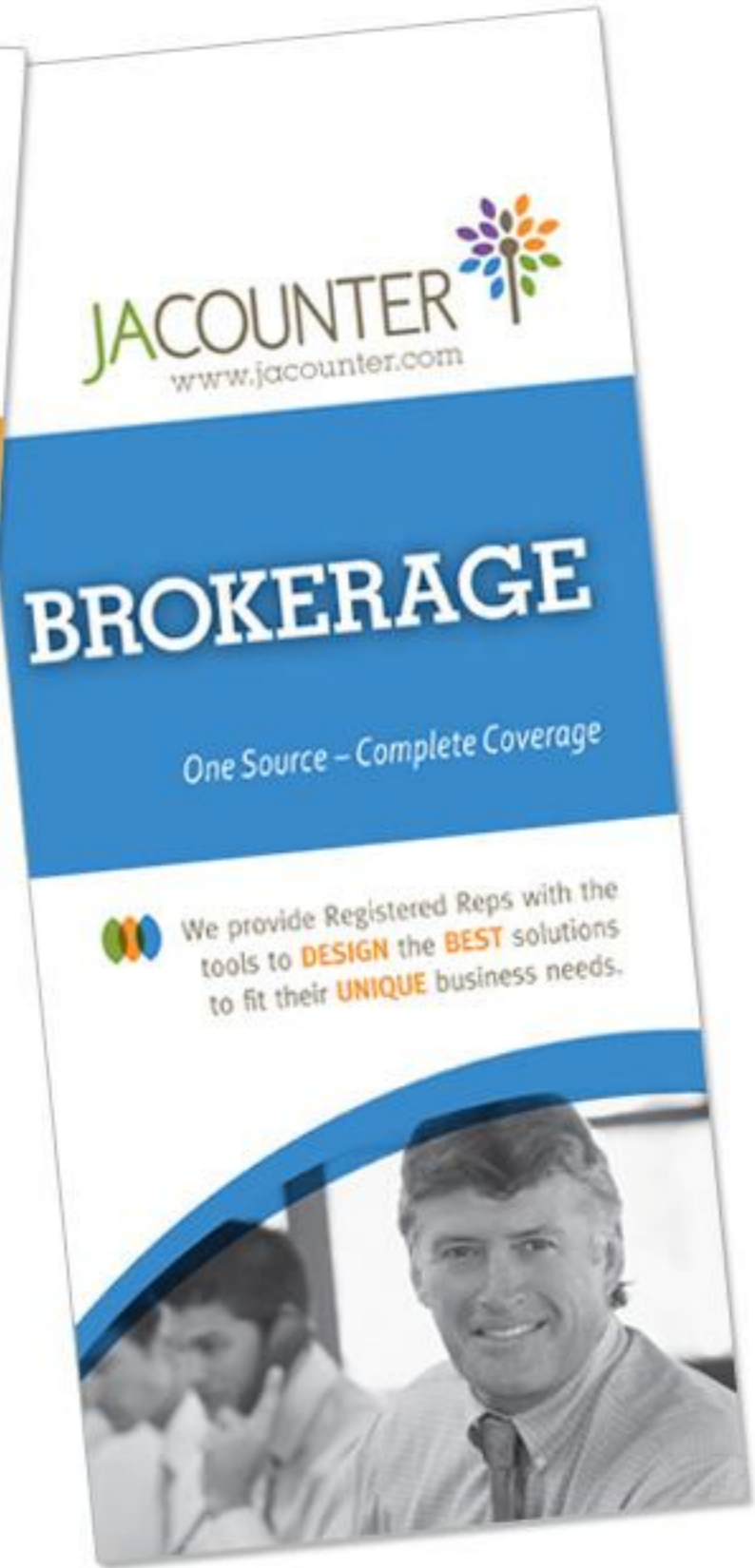
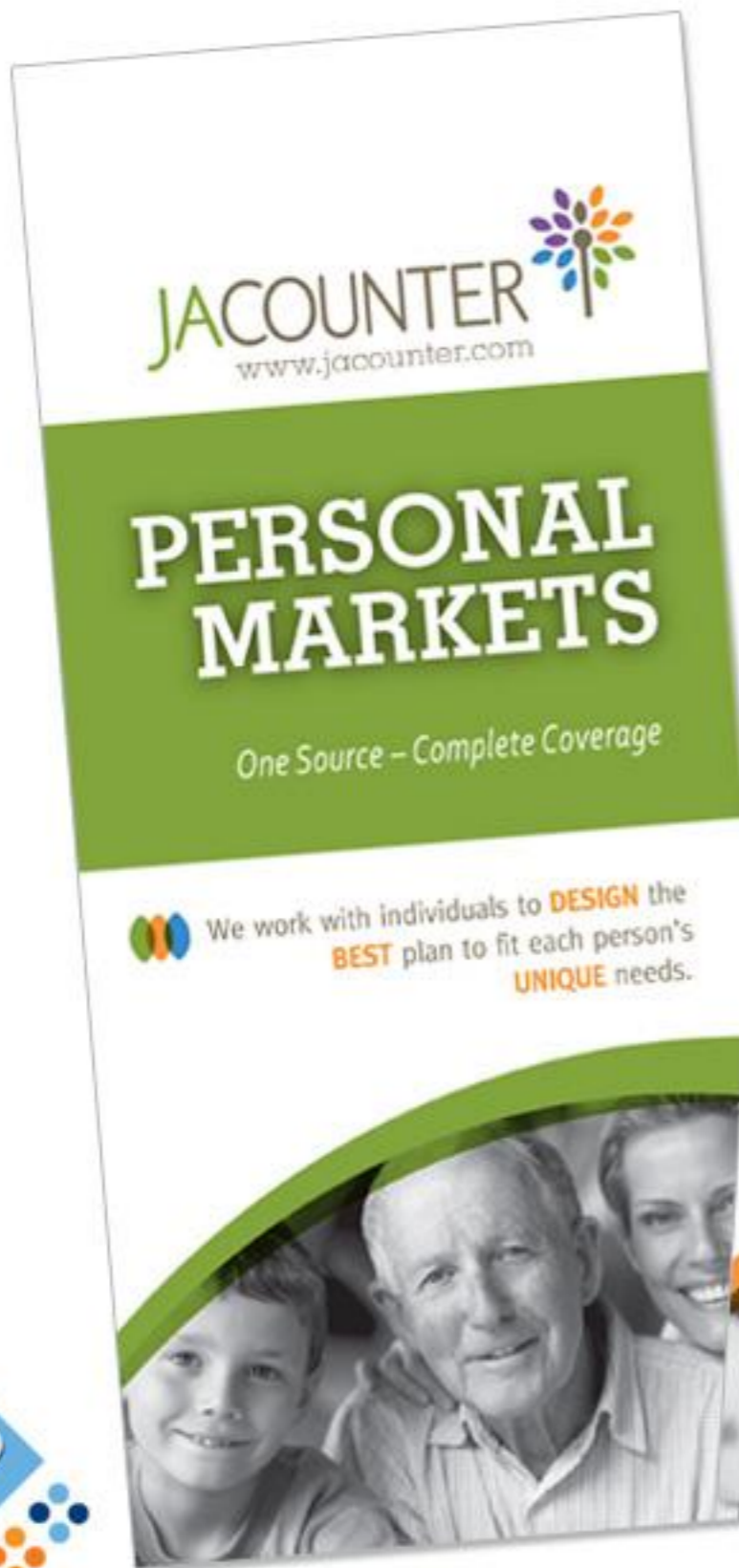
- Distributions used to pay for "qualified" medical expenses are received income tax-free.
- Qualified medical expenses generally follow the definition used for deductibility as an itemized deduction on form 1040, Schedule "A".

Other Distributions

- Distributions for other purposes are included in the account owner's income and a 10% penalty is added.
- The 10% penalty does not apply if distribution is made because of the account owner's death, disability, or reaching age 65.



Existing marketing collateral needed to be re-vamped as well.



A series of tri-fold brochures incorporating lifestyle imagery was developed.





**PowerPoint templates
were also developed
for the JA COUNTER
marketing team.**



BENEFITS ADMIN  COUNTS

WELLNESS  COUNTS

COBRA  COUNTS

COMPLIANCE  COUNTS

HR  COUNTS

GREEN  COUNTS

TRANSITION  COUNTS

The logo mark was modified to create icons that represent multiple areas within the organization.



What can we do for you?



RESCO

