

Trump Accounts are here.

Three ways your business can act.

What this new policy means for your people, and the simplest way to act on it. Doing more with less starts with knowing where your business already has influence.

01 · KNOW IT

What the policy says

Under 18

U.S. citizen children with a Social Security number can have an account

\$1,000

Federal seed for children born 2025 through 2028

\$2,500

Max employer contribution per employee, per year, across all their children

Family owned

The account belongs to the child. Families open it, not employers

Trump Accounts are new tax-advantaged investment accounts for eligible children. An authorized adult opens the account through IRS Form 4547, [TrumpAccounts.gov](https://trumpaccounts.gov), or the Trump Accounts app. Employers can contribute up to \$2,500 per employee per year, excluded from the employee's income tax and deductible to the business under IRS Notice 2025-68.

Three things to know before you promise anything: the \$2,500 cap is per employee, not per child. The contribution still counts as wages for Social Security, Medicare, and unemployment tax, so it runs through payroll. And eligibility means a U.S. citizen child under 18 with a Social Security number, so offer it to everyone and never ask anyone why they are not participating.

Safeguard: Treasury only emails from no-reply@TrumpAccounts.Treasury.gov. It never calls or texts families about these accounts.

02 · SHARE IT

Give your employees a simple explanation.

You do not need to provide financial or tax advice. Share the basic information and direct employees to the official website.

EMPLOYEE MESSAGE · COPY AND PASTE

“Trump Accounts are new investment accounts for U.S. citizen children under 18 who have a Social Security number. Children born from 2025 through 2028 may qualify for a \$1,000 federal contribution. Families can review eligibility, program rules, and opening instructions at TrumpAccounts.gov.”

EMPLOYEE EMAIL · COPY AND PASTE

SUBJECT: NEW INVESTMENT ACCOUNTS FOR ELIGIBLE CHILDREN

“A new federal program called Trump Accounts allows U.S. citizen children under 18 with a Social Security number to have a tax-advantaged investment account. Children born from 2025 through 2028 may qualify for a \$1,000 federal contribution. Families can review eligibility and opening instructions at TrumpAccounts.gov.

This message is for general information only. Our company is not providing financial, tax, investment, or legal advice.”

FREE TO SHARE

READY TO USE

ABOUT 10 MINUTES

03 · CHOOSE YOUR LEVEL

Three ways your business can act.

1

Inform employees

Share the prepared employee message and the official TrumpAccounts.gov link.

Free. About 10 minutes.

2

Support participation

Consider making a voluntary contribution after an eligible account has been opened.

Your business chooses whether and how much. Confirm the process and rules before acting.

3

Offer it as a benefit

Set a defined contribution per employee, put it in a short written program offered on the same terms to everyone, and run it through payroll. Your CPA or payroll provider can set it up.

Up to \$2,500 per employee per year under Treasury's current guidance. Excluded from income tax; still wages for Social Security, Medicare, and unemployment. Example: ten employees at \$500 each is about \$5,000 a year.

04 · MAKE YOUR MONDAY MOVE

Choose one step before you leave.

- ☐ Send the prepared message to employees.
- ☐ Identify the person who will answer internal questions and direct employees to official information.
- ☐ Ask your CPA or payroll provider to set up a written contribution program, at whatever amount fits your business.
- ☐ Book a Cultivar activation so your employees' families actually open the accounts.

BRING CULTIVAR TO YOUR WORKPLACE

The 45-minute on-site activation.

\$2,500 per activation

A Cultivar Activator comes to your business at a shift change. Employees bring their phones, and accounts get opened that day through official government channels only.

You announce the benefit. We handle the follow-through: the walkthrough, the questions, and the families who would never have opened the account on their own.

We never collect Social Security numbers and never open accounts for anyone. Families do that themselves.



SCAN TO CONNECT

Pick a date: hello@cultivarcommunities.com · cultivarcommunities.com/ushcc

Cultivar Communities closes the gap between federal financial policy and family follow-through. Peer Activators walk families to the account through official channels only. Listed among the financial literacy resources at the Harvard Graduate School of Education. As seen in the Chicago Tribune. Pilots in Albuquerque, Austin, Boston, and New Orleans.

Start with information. Grow into a benefit when it fits your business.

Cultivar Communities is not connected to the U.S. Department of the Treasury, the IRS, or any Trump Account provider. Cultivar does not open or manage accounts or provide financial, investment, tax, or legal advice. Program eligibility, contribution limits, tax treatment, and implementation requirements are governed by federal law and current agency guidance, including proposed rules that are not yet final. Businesses should consult qualified advisers before establishing an employer contribution program. Visit TrumpAccounts.gov for official information.