

The Benefit That Costs Less Than a Raise

Employer contributions to Trump Accounts to grow wealth for employees' children

USHCC NATIONAL CONFERENCE • FORT WORTH • SEPT 2026



CULTIVAR
COMMUNITIES

THE OPPORTUNITY

Employers can contribute up to \$2,500 per employee per year to Trump Accounts for that employee's children, excluded from the employee's income tax and deductible to the business (IRS Notice 2025-68). Chipotle, Dell, and Bank of America already do this for their people. When a Main Street business does it, the field levels, at a fraction of the cost of a raise.

\$2,500

Max employer contribution
per employee, per year

\$1,000

Federal seed for children
born 2025 through 2028

Under 18

U.S. citizen children with
a Social Security number

HOW TO OFFER IT

1. Pick a fixed amount per employee. Ten employees at \$500 each is \$5,000 a year, less than one raise.
2. Put it in a short written program and run it through payroll. It skips income tax but still counts as wages for Social Security, Medicare, and unemployment. Your CPA can set it up.
3. Announce it and point employees to TrumpAccounts.gov. Families open the accounts. You never touch a Social Security number.

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

WHY IT WORKS

Policy creates access. Cultivar creates participation. Most families still have not opened the account, because nobody walked them through it. Employers are often the most trusted institution in their employees' lives. That trust is what closes the gap.

WHAT CULTIVAR DOES FOR YOU

The 45-minute on-site activation

Cultivar service fee: \$2,500 per activation

An Activator comes to your business at a shift change. Employees bring their phones. Accounts get opened that day through official channels. You announce the benefit; we handle the follow-through.

hello@cultivarcommunities.com • cultivarcommunities.com/ushcc



ABOUT CULTIVAR COMMUNITIES

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 • GROWING NATIONWIDE

Cultivar Communities is not connected to the U.S. Department of the Treasury, the IRS, or any Trump Account provider. Charitable activities are fiscally sponsored by the Albuquerque Community Foundation, a 501(c)(3) organization. Cultivar Communities Foundation's own 501(c)(3) determination is pending. Visit TrumpAccounts.gov for official information.