CULTIVAR
COMMUNITIES

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.

Under 18	$1,000	Family owned	Employer option
ELIGIBLE CHILDREN CAN OPEN AN ACCOUNT	FEDERAL CONTRIBUTION, CHILDREN BORN 2025 TO 2028	THE ACCOUNT BELONGS TO THE CHILD	BUSINESSES MAY EXPLORE CONTRIBUTIONS UNDER FEDERAL RULES

Trump Accounts are new tax-advantaged investment accounts for eligible children. An authorized adult opens the account through IRS Form 4547 or TrumpAccounts.gov.

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 eligible children under 18. 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 eligible children under 18 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	**Explore an employee benefit** Ask your benefits, tax, or legal adviser whether a written Trump Account employer contribution program could fit your business.	Up to $2,500 per employee annually under current federal rules. An aggregate per-employee limit that counts toward the annual account limit. Professional guidance recommended.

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 HR, benefits, tax, or legal adviser whether an employer contribution program could fit your business.

Bring this to *your workplace*.

Cultivar helps businesses turn new opportunities into practical action. We provide trusted language, employer tools, employee briefings, and community activations that help families understand their next step.

BRING CULTIVAR TO YOUR WORKPLACE

SCAN TO CONNECT WITH CULTIVAR

hello@cultivarcommunities.com · cultivarcommunities.com

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