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- **Jul 16** **2025 Legislative Wrap-up**
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- **Sep 17** **What is the FTC Safeguards Rule and Why is it Important?**
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WHAT IS THE R&D TAX CREDIT?

The R&D tax credit is one of the most powerful tax incentives in the tax code. Due to the broad definition of "qualified research", businesses in nearly every industry can take advantage of the credit.

The R&D tax credit is based on "qualified research expenses" (QREs) - for every dollar spent on QREs, you can earn up to $0.04 to $0.07 in federal tax credits! The R&D tax credit is a federal incentive, but many states also offer their own versions, which means even more opportunities for tax savings.

Permitted Purpose Test	Technologically in Nature	Technical Uncertainty	Process of Experimentation
• New or Improved • Product, process, technique, formula • Purpose: Functionality, durability, quality, reliability	• Engineering, physics, chemistry, biology, or computer science • Existing principles are usable	• Capability • Methodology • Final or appropriate design	• Systematic evaluation of alternatives • Trial and Error

COST SEG.



WHAT IS COST SEGREGATION?

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WHAT IS COST SEGREGATION+ ?

All of BRAYN's studies are led by licensed professional engineers. Our Cost Seg+ studies are a more comprehensive tax strategy for real estate with accelerating depreciation deductions.

Eligible Cost Seg+ Business+
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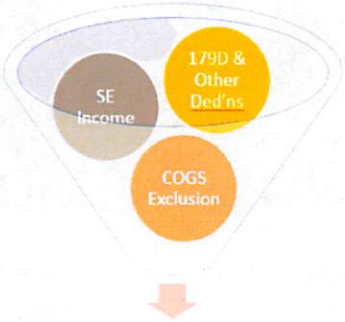
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174 R&E – We are helping CPAs provide strategy and options to mitigate risk and potential solutions to offset costs due to the 174 Amortization issue.

Opportunities for Mitigation and Improvement:



Improved 174 Analysis



Jasmine Nouri
Account Manager
310-480-0445

SCAN ME

Identifying Tax Savings Opportunities

Industry	R&D	45L	179D	Cost Seg.	Sec. 48 ITC
Architecture	✓		✓		
Engineering	✓		✓		
Construction	✓		✓		
Multi-Family Developers		✓	✓	✓	✓
Home Builders	✓	✓		✓	✓
Real Estate Owners/Investors		✓	✓	✓	✓
Software/Technology	✓				
Manufacturing	✓		✓	✓	
Distribution & Logistics	✓		✓	✓	
Gov. & Tax-Exempt Bldg. Owners			✓	✓	✓

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Maximize Your Benefits Budget for Greater ROI

Do employees value the investments you are making in them today?

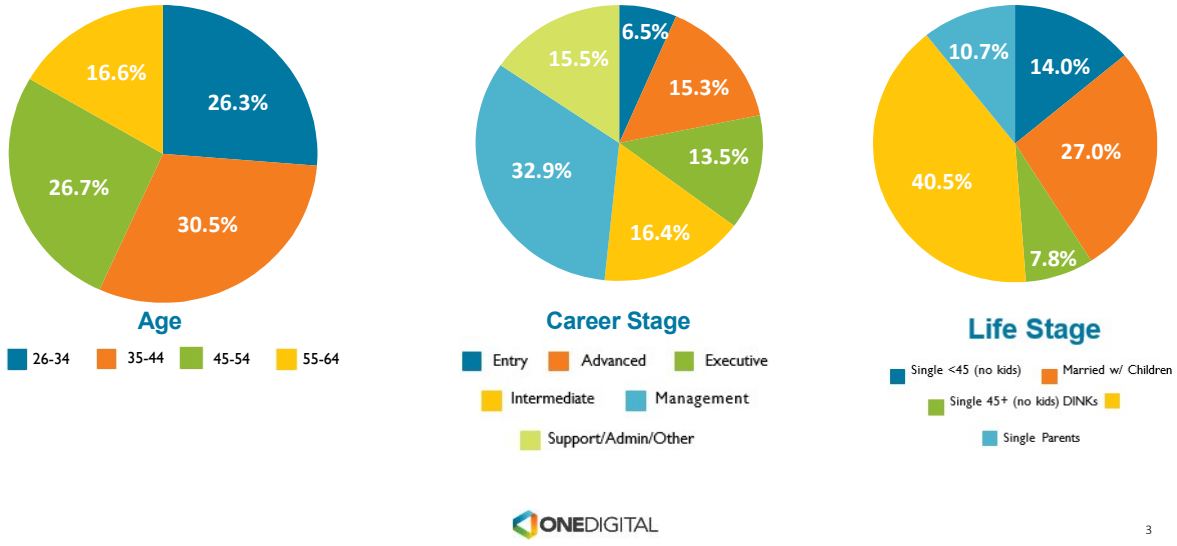
- Key insights on employee values and preferences from the **OneDigital 2024 Employee Value Perception Study.**
- Ideas for personalizing benefits to address the holistic needs of people.
- Motivational strategies to optimize your total workforce spend to improve ROI.

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Respondent Snapshot



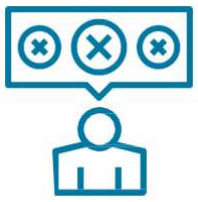
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Key Insights on Employee Values and Preferences

- Ask any employer, and they will say they strive to provide employees with an exceptional benefits experience that focuses on their emotional, financial and physical wellbeing.
- Our research underscored the fact that there is a value perception gap in workplace benefits
- Why aren't these efforts working?



For many employees, a one-size-fits- all approach to benefits is not meeting their needs

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Key Insights on Employee Values and Preferences

Factors driving employee happiness vary significantly depending on life stage, including the importance of direct management, meaningful work, and advancement opportunities.

Most Important Factor In Your Overall Happiness at Work?	Rank
Feeling that my work is meaningful	#1
Having a safe environment where I can ask questions, make mistakes and share ideas	#2
Having control over how I do work	#3
Having a manager who cares about me as a person	#4
Having opportunities to advance	#5
Having opportunities to learn and grow	#6
Having trust in my leadership team	#7
Knowing what is expected of me at work	#8
Feeling a sense of belonging within my team and organization	#9
Having flexibility over where I do my work	#10
Having colleagues who value my work	#11
Having someone at work who encourages my development	#12

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Key Insights on Employee Values and Preferences

The Impact

A recent study published in Management Science finds that happiness increases productivity and the effects are significant, each one-unite increase in happiness (on a scale of 0-10) let to a **12% increase** in productivity cultivating a sense of joy and happiness at critical strategy in business profitability.



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Key Insights on Employee Values and Preferences

Disparities in benefits utilization and preparation for future financial needs are evident across different life stages.

- 77% of employees across life stages believe it is important to save money for retirement
- 45% of working-age households do not have retirement account assets
- A third of more of all employees worry their debt will keep them from having things they want



of working-age households do not have retirement account assets.

Source: National Institute on Retirement Security.

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Key Insights on Employee Values and Preferences

The Impact

The lost productivity, combined with increased turnover cost and other factors related to poor financial wellness, on average accounts for 11% to 14% of an employer's payroll expense.



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Health

Fast Facts:

It's critical to solve one of the biggest challenges facing employers: understanding what employees truly value across

HEALTH



Across life stages, approximately two in five **employees have concerns that their medical plan is not competitive** with similar employers in their industry.

HEALTH



Single parents are concerned that an accident could **devastate their financial future.**



Dual-Income, No Kids or DINKS are most likely **forgo specialized medical treatment** due to cost.

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Success

SUCCESS



Despite being driven by meaningful work, a majority of **single individuals without children over 45** do not feel celebrated for their accomplishments in the workplace and do not feel that they have the time or resources needed to **grow their career.**

SUCCESS

While **60% feel their manager actively contributes to their success,** this number drops to half for entry-level and intermediate career stages.



SUCCESS



Most employees, across life stages feel safe bringing their **whole self** to work and that they will not be punished for bringing ideas, questions, concerns or mistakes to their place of employment.

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Financial Security

FINANCIAL SECURITY



One in four respondents are considering borrowing from their retirement accounts, with this figure **rising to 37% among executives.**

FINANCIAL SECURITY

Nearly half of employees fear accidents could destroy their financial future, rising to approximately **65% for individuals who are single**, particularly single parents.



FINANCIAL SECURITY



Retirement anxiety is widespread, with only half of the respondents knowing where their paycheck will come from when they retire. This uncertainty is even more pronounced among those who are single, regardless of whether they have children.

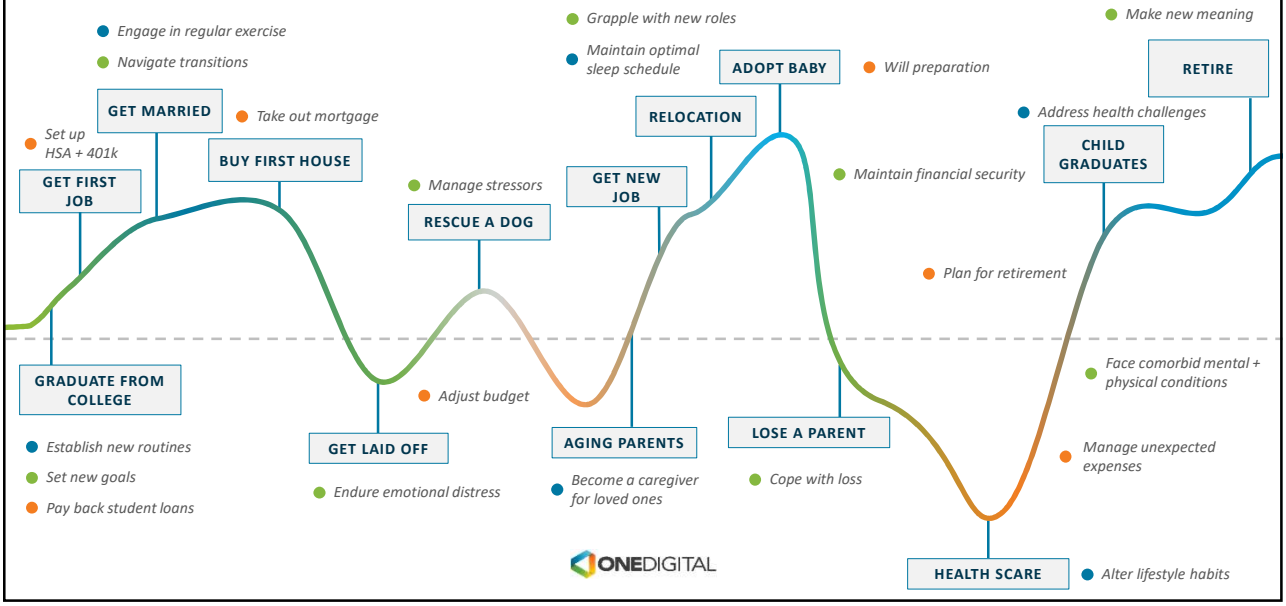
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The Human Experience

is comprised of more than events—individuals navigate **physical**, **mental** & **financial** wellbeing throughout their lifetime & career.



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Personalizing Benefits to Address the Holistic Needs of People

In the realm of employee benefits, it is imperative that employers move beyond the traditional approach of mirroring competitor's benefits packages or relying on past strategies. Instead, the emphasis should be on **harnessing the power of insights-generation tools and conducting comprehensive research**. This strategic shift empowers employers to gain a deeper understanding of their employees, enhancing their capacity to accurately evaluate and anticipate the most essential benefits for their employees.



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Key Demographic Segments

Dissatisfied, Career-Focused Contributors

They Value:

- Flexibility over where and when they work
- Career success factors such as their employer's brand or reputation
- Autonomy over how they perform their work

Despondent, Anxious Executives

They Value:

- Mental health support
- Access to financial counseling and advice
- Benefits that promote financial protection and act as a safety net

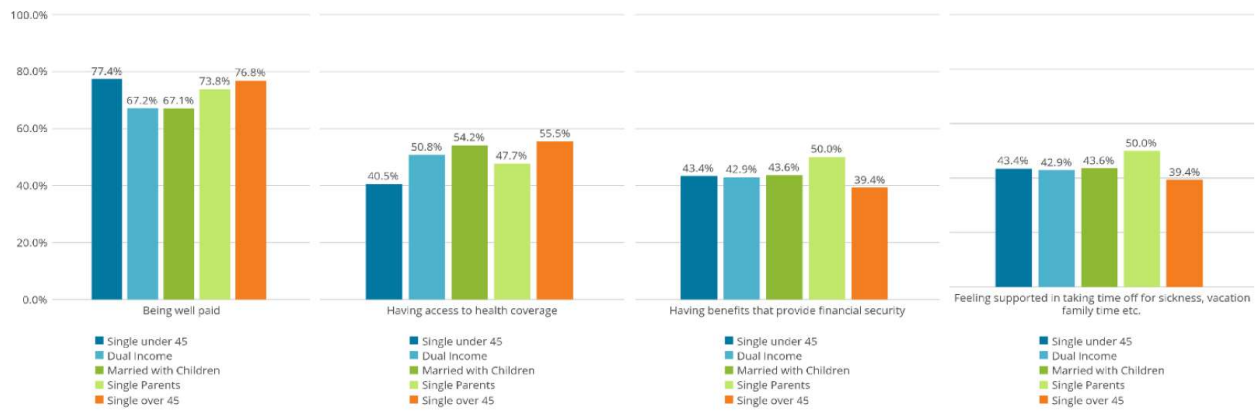
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Calibrating Your Spend

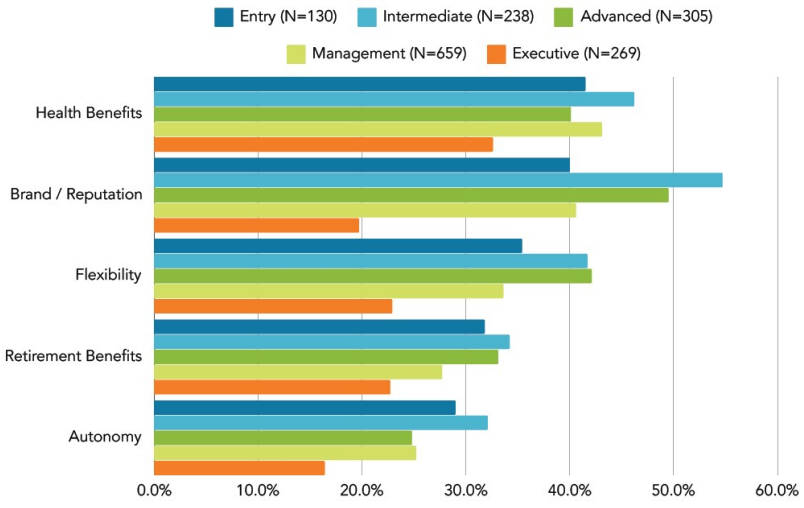


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Calibrating Your Spend



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Actionable Takeaways

- Create Visibility: Combine employee value data with benefits insights.
- Control Costs: Maximize value and ROI from your benefits spending.
- Drive Real Impact: Ensuring meaningful outcomes for your business and workforce.

Without a plan to manage employee value perception of your offerings, the disconnect between value and perceived value can be costly and diminish the impact of the ROI of your benefits spend.

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