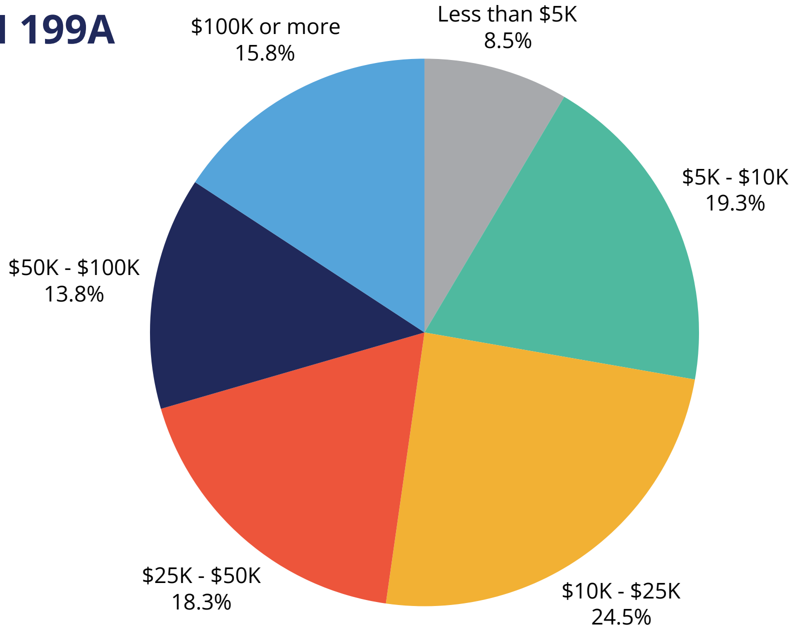
ADVOCACY IN ACTION:
What 199A Means for Independent Agencies

As Congress considered tax reform in 2025, the Big "I" weighed in heavily to make sure the 199a – 20% deduction for pass-through entities was made permanent. That hard work paid off with the passage of Working Families Tax Cuts. The Big "I" sampled 400 plus pass-through independent agencies to see what this provision means to them and how much they will save on **a yearly basis.**

ESTIMATED ANNUAL SAVINGS FROM 199A

Qualified Business Income (QBI) x .20 = *Tax Savings*



Wins like this don't happen by accident—they happen because independent agents and brokers invest in advocacy through InsurPac, the Big "I" federal political action committee (PAC). But as issues evolve and Congress changes, continued engagement is essential.

If your agency benefited from the 20% pass-through deduction, we invite you to reinvest in the advocacy that made it possible. ***Please click here to invest in InsurPac or goto insurpac.com***

AGENT & BROKER TESTIMONIALS

"As a small business lower taxes are what make it possible for our 3rd generation family business to continue to support us. As a small business owner, I am deeply grateful for the tireless advocacy of the Independent Insurance Agents and Brokers of America, our Big 'I.' **Their leadership and persistence in securing meaningful tax relief demonstrates exactly why they are such a vital voice for independent agents and the clients we serve**. On behalf of my agency and fellow small businesses, thank you for always standing up for us and ensuring our industry's concerns are heard and addressed in Washington."

"The 199A pass-through deduction allows us as a small business to be more competitive against large businesses. **It allows us to offer a more generous compensation package to our employees, allows us to invest more in infrastructure every year, and is integral in helping us support our community through sponsorships and charitable donations."**

"As the owner of an independent insurance agency that provides livelihoods for multiple households and families, the permanence of Section 199A gives me the stability I need to plan confidently for the future. Rather than facing the uncertainty year after year, I can make long-term decisions knowing this deduction will remain in place. That certainty allows me to reinvest in my business, support my employees, and expand the services we offer to clients. **Small businesses like mine are the backbone of our communities, and the permanence of 199A ensures we can continue to grow, create jobs, and strengthen the families who depend on us."**

"When the small business tax deduction was passed in 2017, my agency used that savings to expand benefits for employees and add a new position. **Making 199A permanent now gives me and my staff confidence that we can continue to offer our employees a robust health insurance plan and allows us to make more confident staffing decisions that preserve or create jobs."**

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