

Advantage Care Program Quick Facts

Automatic Contribution Program¹: Taxes² & Retirement³

The Automatic Contribution Program is a structured savings plan where a percentage of each commission check gets automatically contributed to either a tax or retirement account.

- ➔ **When can I participate?** Anytime
- ➔ **What to expect:** You'll need to contact your representative to set up a tax or retirement account and complete a contribution agreement. They'll ask you some questions to determine the best account type for you. Already have an account? You can download the contribution agreement from the Agent Benefits website (go to the Existing Account Access page) to change your contribution percentage.

Group Insurance Plans⁴

Group Life Insurance

Our Group Life Insurance is a term plan, and tends to be more affordable than an individual policy.

- ➔ **When can I participate?** Anytime
- ➔ **Is it Guaranteed-Issue?** Guaranteed-Issue **ONLY** during the 30 day New Associate Election Period. Current agents can enroll at any time, but there will be limited medical underwriting.

Group Disability Insurance

Our Group Disability plans tend to be more affordable than an individual policy.

- ➔ **When can I participate?** Anytime
- ➔ **Is it Guaranteed-Issue?** Guaranteed-Issue **ONLY** during the 30 day New Associate Election Period. Current agents can enroll at any time, but there will be limited medical underwriting.

Group Dental Insurance

Our Dental Insurance covers cleanings, x-rays, check-ups and extractions, as well as a percentage of periodontal service and major work.

- ➔ **When can I participate?** During the New Associate Election Period, annual company-wide open enrollment or during a Qualifying Life Event.
- ➔ **Is it Guaranteed-Issue?** Yes.

Group Vision Insurance

Our Vision Insurance covers an eye exam, new frames or contacts, and also has discounts on lens coatings and other special options.

- ➔ **When can I participate?** During the New Associate Election Period, annual company-wide open enrollment or during a Qualifying Life Event.
- ➔ **Is it Guaranteed-Issue?** Yes.

Contact:

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MORE INFORMATION ON PAGE 2 ➔

1)The automatic contribution portion of the tax savings plan is not provided through AXA Advisors or AXA Network. All contributed funds are invested in a money market mutual fund through AXA Advisors, LLC. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. **Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a mutual fund. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.**

2)AXA Advisors, its affiliates, financial professionals and **Berkshire Hathaway HomeServices Fox & Roach Realtors** do not provide tax advice. Please consult your own tax advisor regarding your particular circumstances and appropriate course of action.

3) The Retirement Savings Plan is not an employer-sponsored qualified retirement plan.

4)All group life, disability income, health, dental and vision insurance coverage is offered entirely outside of AXA Network, LLC, or any of its affiliates.

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Investment Strategies

Our Financial Professionals will conduct a complimentary financial needs analysis to help you establish investment strategies based on the future you want to achieve.

- ➔ **When can I participate?** Anytime
- ➔ **What to expect:** Your representative will meet with you to discuss your long term financial goals. If you already have an investment plan in place, they'll assess whether or not it needs adjusting to meet your goals.

College Savings Plan

You can save for a child, grandchild or any other important person in your life. We have multiple plan options, including Section 529.

- ➔ **When can I participate?** Anytime
- ➔ **What to expect:** Your representative will help you determine what type of account to open, as well as how much and how often you should contribute to help cover the cost of education.

Individual Life Insurance⁵

In the case of a tragic event, life insurance can help your family cover the loss of your income, pay off debts, cover medical bills or fund a child's education. An Individual Life Insurance policy can be customized to fit your financial needs.

- ➔ **When can I participate?** Anytime
- ➔ **What to expect:** Your representative will work with you to determine how much life insurance you'll need to help protect your family. There will be medical underwriting.

Individual Disability Income Insurance⁵

Disability Income Insurance pays benefits in the case that the policy-holder is incapable of working as the result of a disability. Individual Income Disability Insurance can be customized to fit your financial needs.

- ➔ **When can I participate?** Anytime
- ➔ **What to expect:** Your representative will meet with you to create a policy that best covers your expenses if you were to become sick or injured. There will be

medical underwriting.

Long-Term Care Insurance⁵

Long-Term Care Insurance covers the cost of home health aids and nursing homes should you need them.

- ➔ **When can I participate?** Anytime
- ➔ **What to expect:** Your representative will help you determine the level of Long-Term Care Insurance you need to protect your family. There will be medical underwriting.

⁵ These Insurance products are made available through third-party carriers and are offered through an insurance brokerage affiliate, AXA Network, LLC and its subsidiaries. Financial Professionals with Dergalis Associates offer securities through AXA Advisors LLC, NY, NY (212-314-4600), member FINRA, SIPC, and offer insurance and annuity products through AXA Network, LLC. Investment advisory products and services offered through AXA Advisors, LLC an investment advisor registered with the SEC. **Berkshire Hathaway HomeServices Fox & Roach Realtors** and its affiliate companies do not offer investments or insurance. **Berkshire Hathaway HomeServices Fox & Roach Realtors** and its affiliate companies are not affiliated with AXA Advisors, AXA Network, or Dergalis Associates. Dergalis Associates is not an investment advisor and is not owned or operated by AXA Advisors or AXA Network. PPG 146340e (7/19) (Exp. 7/21)