

Days **Hours of Operation**

Day	Hours
Monday	9:00am - 5:00pm
Tuesday	9:00am - 5:00pm
Wednesday	9:00am - 5:00pm
Thursday	9:00am - 5:00pm
Friday	9:00am - 5:00pm
Saturday	Closed
Sunday	Closed



"Save Today and Retire Tomorrow"

Financial Group, Inc.

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S.T.A.R.T. PLAN
SAVE TODAY AND RETIRE TOMORROW

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Guaranteed Tax-Free Income

- S&P 500® Index 1% Floor Option
 - Death benefit to help protect your loved ones from financial uncertainty
 - Automatically added 10% index interest multiplier bonus with a .75 bonus cap, starting in year 6, at no additional charge
 - NEVER exposes premium dollars to market risk
 - Access to cash offers the potential for cash surrender value growth that is tax-deferred and can be used during your lifetime. You have the potential to access cash to:
 - Help your children pay for college
 - Meet unexpected emergencies
 - Supplement your retirement income
- Once the qualifications are met, the Lifetime Income Benefit Rider (LIBR) provides:
- A guaranteed stream of tax-free income for life
 - Money you can't outlive LIBR is automatically added to policies when they are issued. A portion of the death benefit protection will always be retained.
 - Six index crediting strategies including a fixed interest account

Public Employees Fund

The Public Employees Fund is a managed futures account (MFA) or managed futures fund (MFF) is a type of alternative investment in the US in which trading in the futures markets is managed by another person or entity, rather than the fund's owner. Managed futures accounts include, but are not limited to, commodity pools. These funds are operated by commodity trading advisors (CTAs) or commodity pool operators (CPOs), who are generally regulated in the United States by the Commodity Futures Trading Commission and the National Futures Association. As of June 2016, the assets under management held by managed futures accounts totaled \$340 billion. The Public Employees Fund is owned by MATMAC Financial Group, Inc. & is a managed futures fund managed by Lawrence Brent Global Investments, LLC.

*70% of all monthly contributions are applied to the Guaranteed Income/Safety Net Portion of the the plan and 30% is applied to your account within the Public Employees Fund.

Living Benefits

Accelerated Benefits Riders are no-additional cost riders that can allow you to access all or part of your death benefit, while living, if you experience a qualifying terminal, chronic, or critical illness, or critical injury. The use of the benefit is unrestricted with the exception that ABR proceeds for chronic illness in the state of Massachusetts can only be used to pay for expenses incurred for Qualified Long-Term Care services.* Since the benefit is unrestricted, once you qualify, you can use the benefit for any reason. Benefits might be used for, but are not limited to:

- Household expenses
- Home modifications
- Adult day care
- Regular bills
- Quality of life expenses households that have filed for personal bankruptcy were due to medical problems.

Here if you need it. You can elect to either:

- Request the full acceleration during your lifetime.
- Choose to receive a portion of your death benefit during your lifetime and leave the remaining portion to your beneficiary, or
- Choose to leave the entire death benefit to your beneficiary

