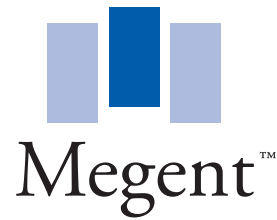


MCL FINANCIAL PLANNING SERVICES



The MCL has partnered with Megent Financial to provide our members in good standing with **FREE** financial planning services. You will be charged for these services only if you decide to use the company to manage any of your funds (typically at the time of retirement).

Exclusive 10% MCL member discount if you decide to engage Megent's services*

Megent Financial is an independent retirement and investment services firm headquartered in the Chicago area with industry roots dating to 1918. Its approach is unique, as its financial planning solutions are designed to help meet the unique needs of the Working Men and Women of Organized Labor.

CALL (888) 401-0134
OR VISIT WWW.MEGENT.COM
FOR MORE INFORMATION

MEGENT FINANCIAL SERVICES OFFERINGS

UNDERSTANDING THE POWER OF YOUR BENEFITS

Union membership offers significant financial benefits. To help you get the most benefit, Megent Financial offers ways to familiarize yourself with the features as well as learn about your options:

- In-person and virtual meetings for financial advice
- Educational seminars on how to make smart financial decisions

** For members already using their services, you will also receive a 10% MCL member discount going forward.*



BUILDING AND PROTECTING YOUR BENEFITS

The closer you get to retirement, the more your financial needs will change, impacting the way you approach your benefits. Megent Financial can guide you along your financial journey, helping you take steps to achieve the growth you want and the protection you need. We can help you:

- Understand your pension benefits at retirement
- Consider the tax implications of your benefits
- Optimally allocate your retirement funds
- Review spousal retirement options

IMPLEMENTING AND MAXIMIZING YOUR BENEFITS

You'll want to ensure you're getting the most of what your benefits have to offer when it comes to providing for a spouse, optimizing social security payouts, and handling taxes related to your benefits. Look to Megent Financial for:

- Investment advice
- Counseling on integrating outside assets, such as 401(k) accounts and IRAs
- Review of spousal benefits
- Assessment of benefit-related tax liability