Dergalis ASSOCIATES

Contact P: (866) 738-9003 | **E:** dergalisinfo@equitable.com | **W:** agentbenefits.net/home

Welcome to the Agent Benefits Program

Menu of Services

Group Products[2]

- Life Insurance
- Short Term Disability
- Dental Insurance
- Vision Insurance
- Pet Insurance[4]

Commission Deduction[1]

- Tax Account
- Retirement Options
  - IRA
  - SEP-IRA
  - Roth-IRA
  - UNI 401 K
  - Defined Benefit

Wealth & Individual Products

- College Funding
- Individual Life
- Long Term Care[3]
- Individual Disability[3]
- Money Management
- Defined Compensation Plan

DERGALIS ASSOCIATES

We're a team of professionals focusing on **financial services**, and **benefit administration**. The team works together to help you create customized financial strategies and benefit plans.

1)The automatic contribution portion of the tax savings plan is not provided through Equitable Advisors or Equitable Network. All contributed funds are invested in a money market mutual fund through Equitable 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.**
The Retirement Savings Plan is not an employer-sponsored qualified retirement plan.
2)All group life, disability income, dental and vision insurance coverage is offered entirely outside of Equitable Network, LLC, or any of its affiliates.
3)These Insurance products are made available through third party carriers and are offered through an insurance brokerage affiliate, Equitable Network, LLC.
4)Pet Insurance is offered through PetPlan Insurance. Dergalis Associates, Equitable Advisors and Equitable Network are not affiliated With PetPlan Insurance.
Equitable Advisors, its affiliates, financial professionals and [INSERT NAME OF REALTOR] do not provide tax advice. Please consult your own tax advisor regarding your particular circumstances and appropriate course of action.

Financial Professionals with Dergalis Associates offer securities through Equitable Advisors LLC (NY, NY 212-314-4600), member FINRA/SIPC (Equitable Financial Advisors in MI & TN), and offer insurance and annuity products through Equitable Network, LLC, which conducts business in CA as Equitable Network Insurance Agency of California, LLC, in UT as Equitable Network Insurance Agency of Utah, LLC, PR as Equitable Network of Puerto Rico, Inc. Investment advisory products and services offered through Equitable Advisors, LLC, an SEC-registered investment advisor. [INSERT NAME OF REALTOR] and its affiliate companies do not offer investments or insurance. [INSERT NAME OF REALTOR] and its affiliate companies are not affiliated with Equitable Advisors or Equitable Network. Dergalis Associates is not a registered investment advisor and is not owned or operated by Equitable Advisors or Equitable Network. For more information about Equitable Advisors, LLC you may visit https://equitable.com/crs to review the firm's Relationship Summary for Retail Investors and General Conflicts of Interest Disclosure. PPG 146340c (Rev. 6/15/20) (Exp. 7/22)

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Group Insurance Plans

NEW ASSOCIATE SPECIAL

Our group insurance plans are available to you as **GUARANTEED-ISSUE** during your New Associate Election Period. This offer will only last for the next 30 days!

Group Insurance Plans

Helping you protect your income and your health

30 DAYS ONLY

- Group Life Insurance

  Sample rate for a 40 year old agent
  $100,000 policy, $17.68 per month

- Group Short-Term Disability Income Insurance

  Sample rate for a 40 year old agent
  $500 weekly benefit, $20.80 per month

- Group Long-Term Disability Income Insurance

  Sample rate for a 40 year old agent
  $1,000 monthly benefit, $5.62 per month

- Group Dental Insurance

- Group Vision Insurance

Group Life Insurance and Disability Insurance are available to you as Guaranteed Issue **ONLY** during your New Associate Election period. You can participate in these plans at a later date, but they will require limited medical underwriting.

Dental and Vision Insurance are Guaranteed Issue during your New Associate Election Period, annual company-wide open enrollment or a Qualifying Life Event.

All group life, disability income, health, dental and vision insurance coverage is offered entirely outside of Equitable Network, LLC, or any of its affiliates. Quotes are hypothetical references only and are not firm offers.

Financial Professionals with Dergalis Associates offer securities through Equitable Advisors LLC (NY, NY 212-314-4600), member FINRA/SIPC (Equitable Financial Advisors in MI & TN), and offer insurance and annuity products through Equitable Network, LLC, which conducts business in CA as Equitable Network Insurance Agency of California, LLC, in UT as Equitable Network Insurance Agency of Utah, LLC, PR as Equitable Network of Puerto Rico, Inc. Investment advisory products and services offered through Equitable Advisors, LLC, an SEC-registered investment advisor. [INSERT NAME OF REALTOR] and its affiliate companies do not offer investments or insurance. [INSERT NAME OF REALTOR] and its affiliate companies are not affiliated with Equitable Advisors or Equitable Network. Dergalis Associates is not a registered investment advisor and is not owned or operated by Equitable Advisors or Equitable Network. For more information about Equitable Advisors, LLC you may visit https://equitable.com/crs to review the firm's Relationship Summary for Retail Investors and General Conflicts of Interest Disclosure. PPG 146340c (Rev. 6/15/20) (Exp. 7/22)

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Automatic Contribution Program

There's one predictable trait all

real estate commissions share: They're unpredictable. Most plans for saving are based on putting away a specific amount of money on a schedule. Houses don't sell on a schedule or for the same amount, so how can you save consistently? Our Automatic Contribution Program has you covered. We help you save money ONLY when you earn a commission check. Worried that check amounts vary? That's why you choose a percentage to save instead of a set dollar amount.

How the Program Works

- Your local Financial Professional will discuss account options with you, and then guide you in selecting and opening the account that best suits your needs.
- Your Financial Professional then helps you in choosing the percentage of each commission check to be deposited into your account. If you fin that you're saving too much or too little, the percentage can be adjusted.
- You save money **ONLY** when you make money. Contributions are only made to your account when you earn a commission.
- Your realty company coordinates with Dergalis to transfer your funds to your acount.
- You are automatically set up to save with minimal effort.
- You'll receive statements, as well as have 24/7 online account access.

Don't need help saving for your taxes?

Our Automatic Contribution Program can also be used to set up a business account for licensing fees, advertising expenses, continuing education and more!

Tax Savings Plan
Helping you protect your income

A Putnam money market account offering a competitive interest rate

A disciplined program to help meet quarterly and yearly tax requirements

Spreads funding for tax payment obligation through the entire year

Unlimited checkwriting

No minimum balance

Retirement Savings Plan
Helping you protect your future

Structured programs to help you plan for your retirement

Individually customized financial vehicles

IRA, SEP & Uni-401(k) plans available

Defined Benefit Plans that provide maximum contribution levels

Full service or self service plan options

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The Retirement Savings Plan is not an employer-sponsored qualified retirement plan.
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Dergalis ASSOCIATES

4

NEW ASSOCIATE KIT

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Request for More Information

NEW ASSOCIATE SPECIAL

Our **Group** insurance plans are available to you as Guaranteed-Issue during your New Associate Election Period. This offer will only last for the next 30 days!

NAME _____ DATE _____ START DATE _____

PHONE: OFFICE _____ HOME _____ CELL _____

EMAIL _____ OFFICE LOCATION _____

Check the products that you are interested in, and a representative will contact you to provide quotes or advice.

Menu of Services

Group Products[2]

- ❑ Life Insurance
- ❑ Short Term Disability
- ❑ Long Term Disability
- ❑ Dental Insurance
- ❑ Vision Insurance
- ❑ Pet Insurance[4]

Commission Deduction[1]

- ❑ Tax Account
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Wealth & Individual Products

- ❑ College Funding
- ❑ Individual Life
- ❑ Long Term Care[3]
- ❑ Individual Disability[3]
- ❑ Money Management
- ❑ Defined Co Pension Plan

➡ **FAX**BACK (856) 795-1035

➡ **OR** EMAIL dergalisinfo@equitable.com

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