

Important Disclosures

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Regarding our agreement with your employer:

Money Management Educators (“MME”) appreciates your attendance at one of our informational money management workshops and for requesting a Personal Education Session with an MME educator. As part of MME's agreement with your employer to provide financial informational services, MME has agreed to provide a one-hour Personal Education Session to any workshop attendee who requests one.

As with the MME workshops, this Personal Education Session will be educational and informational with no recommendations, solicitations or sales of specific financial products or services. Your spouse or partner may attend if you desire. This time is designed to answer any questions you have regarding the concepts discussed during the workshops, to assist you in understanding how your company-sponsored benefits apply to your overall strategy, and to review your personal financial situation. You may ask any questions you desire at this time. However, no specific advice or recommendations for financial products or services will be given during this Personal Education Session.

You should know that, although MME is under agreement with your employer to provide the group workshops and these Personal Education Sessions, MME is in no way acting as an agent for your employer. The views and opinions shared are those of the MME speakers and educators only and are not necessarily the views or opinions of your employer, nor does your employer necessarily endorse the views or opinions of the MME speakers or educators.

MME's agreement with your employer consists entirely of the workshop and the one-hour Personal Education Session. At the conclusion of that time, MME's agreement with your employer is fulfilled.

About your MME Educator:

MME is an education only division of New York Life Insurance Company (NYL). Educators who conduct the MME workshops and Personal Education Sessions will provide a business card and necessary disclosure documents, containing details about the financial professional's licensing, designations and affiliations. Some educators are Principals, Owners or Partners of a business entity or an assumed name (collectively “DBA”s) through which they conduct their financial services and/or insurance business. These DBAs are not owned, operated by or affiliated with NYL or its affiliates. You can go to the educator's financial services website and/or your state's business directory for more information about your MME educator.

If you desire individual financial services advice, recommendations or products:

At the conclusion of the one-hour Personal Education Session, you may request to continue working with the MME educator in their capacity as a financial professional and schedule subsequent meetings. During these meetings the financial professional will gather information about you and your financial situation and goals, including any personal information you provided during the Personal Education Session, to provide individual recommendations or financial advice in connection with investment or insurance products. In providing such financial services, the financial professional will no longer be acting in the capacity of a MME Educator under the agreement with your employer.

Before continuing to work with the financial professional they will provide you with additional disclosure documents to help you understand more about them and the companies they may represent, including the financial or insurance services and/or products they may offer, as well as how they are compensated. Please ensure you review and understand this pertinent information about the financial professional with whom you will now be working.