

EXCLUSIVELY BUILT FOR YOU™



At Megent Financial, our financial planning solutions are designed to help meet the unique needs of the Working Men and Women of Organized Labor™. Since 1918, our specialty has been to offer products and services that can help union members like you achieve your financial goals throughout your lifetime, from your working years through retirement.

As a fully independent firm, we are impartial. That means we make recommendations that reflect our deep understanding of the benefits, and financial considerations associated with union membership.

In other words—our financial planning solutions are *exclusively built for you™*.



**DEFINED BENEFIT
PENSION PLANS**



**DEFINED CONTRIBUTION
PENSION PLANS**



**RETIREE HEALTH AND WELFARE
BENEFIT PLANS**

UNDERSTANDING THE POWER OF YOUR BENEFITS

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

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

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

INVESTMENT MANAGEMENT AT 10% DISCOUNTED FEE

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

Our services are a cost-free benefit to union members affiliated with the MCL; our consultations and services are free. We are compensated through management fees if and when members become our clients.





**YOUR FUTURE
IS CREATED
BY WHAT YOU
DO TODAY.**

— Robert T. Kiyosaki



**DEDICATED FINANCIAL
SERVICES FOR THE
WORKING MEN + WOMEN
OF ORGANIZED LABOR™**



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Exclusively built for you™



**Real-World Financial
Solutions for Real Working
Men and Women**

