You have access to participate in the Voluntary Insurance Plans (VIP), offered solely by Marc Jacobson & Associates ("MJA"), an insurance brokerage firm. Affiliated independent sales associates can choose from a vast array of insurance coverage to meet individual needs.

Below is a brief summary of the offerings available:

Medical	Access to the medical options available for you, your spouse and eligible dependents, as per Federal Enrollment guidelines under the Affordable Care Act.
Dental	Access to over 100,000 dental providers nationwide with in-and out-of-network benefits
Vision	Covers a wide range of vision-related services.
Long Term Disability	Provides income benefits if an accident or illness prevent you from earning an income.
Long Term Care	Options for custodial care at home, at an assisted living facility, or in a nursing home, to assist with non-medical daily living activities such as bathing, dressing or eating.
Life Insurance	Access to a variety of life insurance products to meet your needs
Retirement Planning Strategies	Access to various investment options for retirement planning purposes.

A VIP Program Consultant will be contacting you to discuss the available options in all of the above insurance categories. In the meantime, if you have questions, please email vipbenefits@mjateam.com.

Brokerage and investment advisory products and services, are offered through Aegis Capital Corp, a member of FINRA and SIPC. Insurance products are made available through, ACC General Agency, a licensed insurance agency. For those persons inquiring from states where a specific associate is not currently securities and/or insurance licensed, the associate will not transact business in that state or provide follow-up individual responses, until after the associate obtains the appropriate registration in the applicable state.

The information provided should not be relied upon in isolation for the purpose of making an investment decision. You must also consider the objectives, risks, charges, and expenses associated with an investment service, product or strategy prior to making an investment decision. Prior to making any investment or financial decision, an investor should seek advice from a financial, legal, tax and other professional that consider all of the particular facts and circumstances of an investor's situation. The opinions expressed and material provided are for information purposes only and is not an offer, recommendation, or solicitation of any product, strategy or transaction. Any views, strategies or products discussed may not be appropriate or suitable for all individuals and are subject to risks.

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