



VALUE.

CHOICE.

SERVICE.

- Retirement Planning Strategies and other services
- Medical Insurance
- Long Term Disability
- Long Term Care Insurance
- Life Insurance
- Medicare Supplement Insurance
- Dental Insurance

This offering is completely voluntary and does not constitute an employee benefit. Rather, NRT is merely apprising Sales Associates of the availability of the benefits described herein, which are not sponsored by NRT and do not constitute employee benefits offered by NRT. NRT and its parent, Realogy, are not affiliated with Marc Jacobson & Associates or any of the insurance or service providers associated with Marc Jacobson & Associates VIP program. Nothing herein is intended to create an employment relationship. Any affiliation between Sales Associates and the Company is intended to be that of an independent contractor.

CONGRATULATIONS!



You're eligible to participate in **Voluntary Insurance Plans (VIP)**, a unique program made available to independent contractor sales associates affiliated with NRT LLC.

The VIP Program makes available a vast array of insurance coverage, and lets you design a program tailored to meet your needs during your working years and into retirement. The cornerstone of the VIP Program is the professional, personalized financial

advice and customer service, all of which are conveniently available to you. We're committed to supporting your needs and goals. Here is a brief summary of the products and services available to you through VIP.

December 2019



***RETIREMENT & OTHER SERVICES**

VIP will help you develop a personalized future financial strategy. The process starts with a complimentary initial review of your current financial situation, which can lead to the development of a personalized strategy, designed to meet your needs and goals. As self-employed individuals, you are eligible for a number of different types of funding products for your retirement. Marc Jacobson & Associates can assist you in determining a strategy suited to you and your current financial situation.

Listed below are some of the options to which you have access through Marc Jacobson & Associates:

- Commission Deduction Program - SEP and Owner Only 401(k) contributions can be deducted automatically from your commission checks!
- Simplified Employee Pension (SEP) Plans with access to separate accounts through leading companies such as Nationwide, Prudential, AXA Equitable and Jackson National
- Rollovers from an IRA/401(k) or other qualified tax-deferred savings plan Annuities
- Owner Only 401(k) type plan for sales associates
- Education Planning programs that let you save on a tax-favored basis for your children or grandchildren's college education
- Estate Planning strategies funded with life insurance and other financial products

***COMMISSION DEDUCTION PROGRAM**

Coldwell Banker NRT is reintroducing access to Simplified Employee Pension (SEP) Plans through Marc Jacobson & Associates and the VIP Program, to help agents save for retirement. When you set up an SEP account, you can elect to have dollars automatically deducted from your commission checks and sent directly to the financial partner who is managing your retirement savings account. It's all part of Coldwell's or NRT's Wealth Builder – one of our Core 4 Values – giving you access to real financial strategies that can help you grow your wealth, now and into the future.

Please visit

www.vipbenefitprogram.com for details, plans and rates or email vipbenefits@mjateam.com.



MEDICAL INSURANCE

As an independent contractor sales associate you have access to essential coverage through access to VIP. This coverage may be extended to your spouse and dependents, as well.

Coverage is broken down into four categories: bronze, silver, gold and platinum. The cost and coverage depends on you and your dependents' ages, your zip code and smoking status. No qualified ACA plan can refuse you or your dependents coverage based on pre-existing conditions; can impose lifetime maximum limits; or can deny free preventive care. Furthermore, depending on your state of residence, you may have access to the Federal Marketplace or a State Exchange and depending on your income, you may be eligible for a Federal subsidy or tax credit. An individual may enroll in a qualified health insurance plan during the annual Open Enrollment period.

After the Open Enrollment period ends, an individual and their dependents may qualify for a special enrollment period (SEP) that allows him or her to purchase a health plan outside of the Open Enrollment period.



LONG TERM DISABILITY INCOME INSURANCE

VIP's long term disability coverage provides income benefits if an accident or illness prevent you from earning an income. Benefits, which may be tax-free, generally continue until you can return as an independent contractor or to age 65. You may receive up to a 50% discount on premiums as an independent contractor sales associate. The cost of a long term disability income insurance policy is based on the coverage for which you apply, your age, gender, health status, profession and, for some long term disability carriers, your self employment history and commissions history. You should consult with your tax advisor regarding your personal situation.



LONG TERM CARE INSURANCE

The cost of custodial care—whether at home, at an assisted living facility or in a nursing home—is not covered by most medical plans or by Medicare. VIP gives you access to long term care policies. You obtain coverage and payment options that work best for you (policies and provisions vary by state). In many cases, the cost of your coverage may be tax deductible and you also may qualify for discounts of up to 55% on your premiums.

You should consult with your tax advisor regarding your personal situation.



MEDICARE AND SUPPLEMENT PLANS

There are four types of Medicare. Medicare Part A helps cover inpatient care in hospitals, skilled nursing facilities and hospice and home health care. Medicare Part B helps cover medical services like doctors' services, outpatient care, and other medically necessary services that Part A doesn't cover. In order to sign up for a supplemental plan, you must enroll in Part B and you are required to pay a monthly premium determined by your income. Medicare Supplement plans are available to those enrolled in Part A and Part B and it helps cover what Medicare Part A and Part B don't cover. Medicare Part C is also known as Medicare Advantage Plans. Medicare Advantage plans are typically a combination of Part A and Part B coverage and sometimes cover prescriptions. Medicare Advantage plans can, at their own discretion, assign their own co-pays, deductibles and co-insurance. Finally, Medicare Part D is prescription drug coverage and is available to all those enrolled in Medicare.

You're limited as to when and how often you can join, change or leave a Medicare Advantage plan or Medicare Part D. You can enroll in a Medicare Advantage (MA) or Part D plan during the initial period when you first qualify for Medicare at age 65.

During Fall Open Enrollment, October 15 through December 7, you can change how you get your Medicare health coverage and enroll in, change or drop Medicare drug coverage.

Please visit

www.vipbenefitprogram.com for details, plans and rates or email vipbenefits@mjateam.com.



LIFE INSURANCE

Life insurance can be essential to your financial future. Whether you're just starting out or have an established career, VIP gives you access to a variety of life insurance products and the assistance of experienced financial professionals to help you evaluate your options and choose the right coverage.

Term Life Insurance is a competitively-priced product designed to offset the loss of your income during your peak earning years.

Universal Life Insurance combines life insurance with a cash accumulation fund that can grow tax-deferred.

Variable Life Insurance is a contemporary product that combines traditional life insurance protection with investment options.



PERSONALIZED SERVICES

Marc Jacobson & Associates understand the demands on your time and energy, and realize that you must be totally focused on serving your customers in order to succeed in the Real Estate business. That's the benefit of using the services of Marc Jacobson & Associates - our experienced representatives will assist you with every aspect of the VIP program.

Access to VIP helps take care of your insurance needs so you can focus on your business. A Marc Jacobson & Associates representative will provide a general overview of the VIP program to you as an independent contractor sales associate. Some of the free services you can receive through Marc Jacobson & Associates include:

- One-on-one personal consultations to help you choose the right benefit plans and programs, including comparison-shopping for the best deals
- Help with your applications and any other paperwork
- Direct help with your medical, disability or life insurance carrier to resolve claims or underwriting issues
- Complimentary services designed to help you understand your financial needs; assistance in establishing a budget; consultation on estate planning and retirement savings strategies; and a review of your other retirement plans or spouse/domestic partner's savings and pension plan benefits
- Annual consultations on your investment options, asset allocations and ways to possibly reduce your federal tax liability

OTHER SERVICES



HOME/AUTO

Protect the valuables you own with property and casualty insurance. We have partnered with one of the top 15 brokerages in the US, which affords you the benefits of their size, strength and resources (50+ insurance companies, inside claims advocates, experts in all lines of coverages and classes of business).



VISION

We've partnered with VSP Vision Care to provide you access to affordable, comprehensive coverage through an Individual Vision Plan. With VSP, you'll enjoy personalized care from the nation's largest network of independent doctors and a comprehensive eye exam that aids in the detection of health conditions. You can also choose from a wide selection of eyewear to fit your style and budget and get member-only offers and savings through Exclusive Member Extras. Enroll today and start using your benefits the next business day. Please visit vspdirect.com/abi/welcome to enroll in the plan that's right for you.



IDENTITY THEFT

IDShield will protect you from having your identity stolen and to help make you whole if it is. It takes hundreds of hours to correct all the issues that arise from an identity theft. To help support identity security our programs offers: identity consultation and advise, dedicated licensed private investigators, \$1 million protection policy, unlimited service guarantee, identity protection, credit and social media monitoring, real time alerts, username / password combination monitoring, full service restoration, 24/7 emergency access mobile app and more. Please visit www.vipbenefitsprotectme.com for plan details and enrollment.



LEGAL SUPPORT & PROTECTION

LegalShield will help protect you, your family, and assets when legal issues arise. Our program includes Legal consultation and advice, dedicated provider law firm, court representation, legal document preparation and review, traffic ticket consultation, No cost will preparation, 24/7 emergency legal access, mobile app and more. Please visit www.vipbenefitsprotectme.com for plan details and enrollment.



DENTAL INSURANCE

When it comes to dental insurance, Vantage Point Dental for VIP has it all. You have access to over 100,000 dental providers nationwide with in- and out-of-network benefits. This allows you the choice of any dentist, instant access to preventive and basic care at a low cost.

DENTAL DISCOUNT

Through VIP, you have access to affordable, quality dental care for you and your family through DentalPlans.com. With discounts ranging from 10% to 60% for most dental services, you can choose from over 30 national and regional plans to select the level of coverage and services that best suit your needs. These may be more beneficial than insurance in certain cases because there is no pre-existing condition waiting periods. Also, membership fees are significantly less than insurance premiums. For a low cost access to discounts similar to those negotiated by insurance companies with providers visit www.newvipdentalplans.com.

ABOUT MARC JACOBSON & ASSOCIATES

Marc Jacobson & Associates is a financial services firm that has been assisting independent contractor sales associates affiliated with NRT LLC with their coverage and financial needs for more than 20 years. Marc Jacobson & Associates' team of insurance professionals are located in Northbrook, IL, and we also have broker affiliations in every NRT LLC market. We understand the real estate business and bring a specialized knowledge of the financial concerns and best strategies for independent contractor sales associates. The testimonials in this brochure support the personal attention we give to independent contractor sales associates.

Marc Jacobson & Associates, 425 Huehl Road, Suite 16B, Northbrook, IL 60062
vipbenefits@mjateam.com

An independent contractor sales associate is not eligible for participation in the Company's employee benefit plans; however, a sales associate may obtain access to benefit plans through third parties. One vendor that many sales associates use is Marc Jacobson and Associates ("MJA"). MJA makes available its Voluntary Insurance Plans (VIP) Program to independent sales associates, offering an array of insurance coverage, allowing the sales associate to design an asset protection program tailored to meet his/her needs during working years and into retirement.

This VIP Program is offered solely by Marc Jacobson & Associates. NRT LLC is not affiliated with Marc Jacobson & Associates, or any of the insurance or service providers offering plans through the VIP Program (collectively, the "Providers") and does not receive any payments from the Providers. Participation in any of these plans is entirely voluntary on your part; NRT LLC is simply making these plans available to you by permitting Marc Jacobson & Associates to publicize them to you. NRT LLC does not review or evaluate Marc Jacobson & Associates, the VIP Program or any of its offerings or services, and does not recommend this program or any plan or offering under it. These are not NRT LLC-sponsored plans and may be amended, modified or terminated at any time by the third-party insurance carriers or broker-affiliates that underwrite these plans. You are free to use Marc Jacobson & Associates or any other insurance broker of your choosing to meet your insurance needs. Please consult with a professional about your personal situation and insurance coverage needs.

Marc Jacobson & Associates and its representatives do not render tax or legal advice. Please consult with your own advisors regarding your particular situation.

*MARC JACOBSON & ASSOCIATES (MJA)'s VIP Program is offered solely by MJA. These are not NRT LLC sponsored plans. NRT LLC and its parent, Realogy, are not affiliated with MJA or Aegis Capital Corp, or any of the insurance or service providers associated with MJA's VIP Program. Participation in any of the plans offered by MJA is completely voluntary on the part of the sales associate. NRT LLC only provides MJA with access to publicize these plans to sales associates. NRT LLC does not review or evaluate MJA, MJA's VIP Program or any of its offerings or services. Therefore, NRT LLC cannot recommend this Program or any plan or offering under it, nor does it make any recommendation on participation in such plans or offerings. Independent sales associates are free to use MJA or any other insurance broker of their choice to meet their insurance or benefit needs. Please visit MJA's website by clicking the following hyperlink for all Retirement and Securities related offerings. www.mjateam.com

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