



endorsed by:



## Municipal Benefits, Inc. FINANCIAL WELLNESS PROGRAM

Our mission at MBI is to simplify the insurance process by educating employees and providing peace of mind for financial stability.

**CALL TODAY: 888.624.1551**

Are your employees' personal finances  
**impacting their productivity?**

Are your employees **"Insurance Wise"**  
OR are they **"Insurance Poor"**?



**THE FINANCIAL WELLNESS PROGRAM** will educate your employees how to effectively manage their spending which will lead to higher productivity and financial stability. We will assist public sector employees in addressing four critical questions.

### THE FINANCIAL PYRAMID

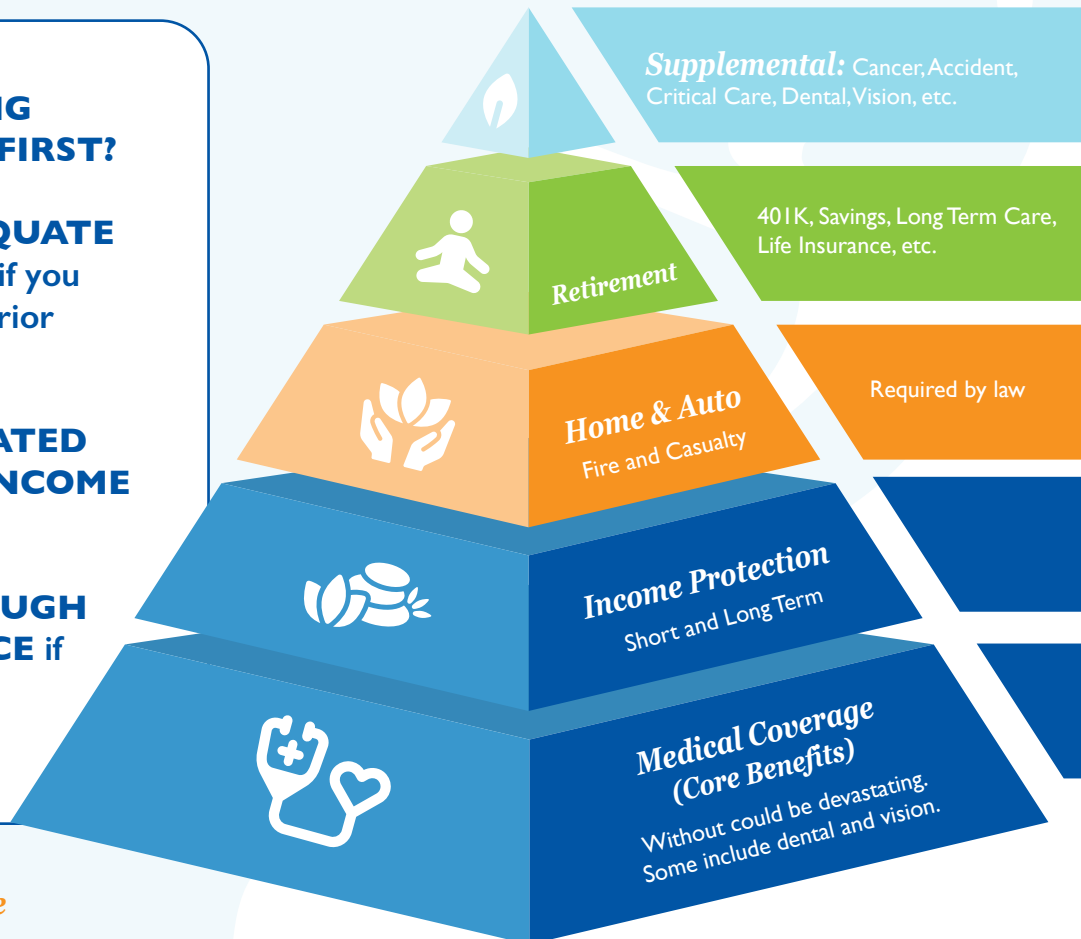
#### FOUR CRITICAL EMPLOYEE QUESTIONS

Are you **INSURING  
FIRST THINGS FIRST?**

Do you have **ADEQUATE  
FUNDS** available if you  
become disabled prior  
to retirement?

Will your **ESTIMATED  
RETIREMENT INCOME**  
be adequate?

Do you have **ENOUGH  
LIFE INSURANCE** if  
death occurs prior  
to retirement?



*Voluntary Benefits Made Simple*

**DISCLAIMER:** The information contained herein is intended to serve as a general source of reference concerning early and service (not disability) retirement benefits from the Teachers' and State Employees' Retirement System and the Local Governmental Employees' Retirement System. While the information is intended to be as accurate as possible, it is subject in all respects to the detailed provisions of the Retirement System law. It must be understood that the information provided cannot alter, modify, or otherwise change the controlling legal documents or General Statutes in any way, nor can any right accrue by reason of any information or omission of information provided herein.