

Get help with expenses health insurance doesn't cover



- Aflac helps with expenses health insurance doesn't cover:** Health insurance pays doctors and/or hospitals. Aflac pays cash directly to you, unless you tell us otherwise. You can use your benefits your way — whether it's for leftover medical bills or any other expense that affects your financial security.
- Aflac belongs to you, not your company:** When you have an Aflac policy, it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.
- Aflac is affordable:** Our products flex to meet individual needs and budgets. We'll be there to help in your time of need when you're hurt or sick. And, Aflac rates don't go up even when you file a claim.
- Aflac processes claims quickly:** Aflac provides prompt service and fast payment of qualified claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.
- Aflac is accountable:** Aflac has been named to Ethisphere's list of World's Most Ethical Companies¹ 15 years in a row and FORTUNE's list of World's Most Admired Companies 20 times.²
- Aflac cares:** For more than 25 years, Aflac has dedicated its heart and philanthropic mission to helping children with cancer. Since 1995, Aflac has raised and donated more than \$152 million to the Aflac Cancer and Blood Disorders Center of Children's Healthcare of Atlanta. Much of Aflac's support comes from its independent sales agents who contribute donations from their monthly commission checks, as well as Aflac employees who contribute each month through payroll deduction.

To learn more or to apply for coverage contact:

Rachael Blair
585-329-9897 | rachael_blair@us.aflac.com



¹Ethisphere Magazine, Quarter 1, 2021. ²FORTUNE, 2021. World's Most Admired Companies are registered trademarks of Time Inc., and are used under license. FORTUNE and Time Inc. are not affiliated with, and do not endorse, products or services of Aflac. Coverage is underwritten by Aflac in New York, coverage is underwritten by Aflac New York, WWFID 11532 Wenden Road | Columbia, GA, 31599.



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Simplify your retirement investing



If you've had more than one employer, you could have more than one retirement account — and that may be costing you more than you know. By rolling retirement assets into a single retirement account, you could:

- Manage your investments more easily
- Reduce the number of fees you're paying
- Leverage the power of investing through one account rather than several smaller accounts
- Get Nationwide's award-winning service to assist with decisions about all your retirement assets¹

Ask us how you might simplify your investing by bringing other retirement assets into your account.

The material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional. No investment strategy or program can guarantee to make a profit or avoid loss.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59 1/2. Neither Nationwide nor any of its representatives give investment, legal or tax advice. Please contact your advisor for such services.

¹Winner of DALBAR's Plan Participant Service Award for the past seven years (2011-2020).

Contact your Internal Nationwide Retirement Specialist:
Retirement Resource Group
888-401-5272
retfor@nationwide.com



To schedule an individual appointment, scan this code.

Kevin Calegar, MBA, CRC
607-341-1627
calegar@nationwide.com

193-590-240 | 5/2022



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Employee's Whole Life Insurance—Simplified Issue.

We know why you work so hard. When you purchase our Simplified Issue Employee's Whole Life Insurance, you'll receive these valuable benefits to protect you and the ones you love.

Life-long coverage.
Since you own the policy, it remains with you regardless of where you work or even if you retire. Policy remains in force as long as premium is paid when due.

Guaranteed cash value.
Your permanent policy builds cash value, which you can access, to help pay for unexpected emergencies or any other reason.¹

Convenient payments.
Your premiums are automatically deducted from your paycheck.

Affordability.
You benefit from competitive rates and liberalized underwriting.

Hassle-free application process.
If you're between the ages of 16 and 70, have been working with your employer for at least six months, and work at least 30 hours a week, you're eligible to purchase our Simplified Issue Employee's Whole Life product. **There are no physical exams, and only a few medical questions asked.**

Expandable coverage.
Your spouse/domestic partner, children, and even grandchildren (ages 15 days to 25 years) may be eligible for coverage.



Flexibility.
You can customize your policy with optional policy riders, some for an additional cost.



Portable.
Stays with you even if you change jobs. Take it with you throughout your career. It's your policy. It's not tied to any specific employer or group plan.



Grows with you.
You will be eligible to receive dividends², you can increase your coverage, or add policies for both you and your eligible family members during future reenrollment periods as your insurance needs change.



Professional Service.
Remember your New York Life agent is always available to talk or meet with you. We've been protecting policy owners since 1845, in good times and bad. And our nationwide network of agents is one of the most experienced and well regarded in the business.

[enter dates]

Contact your New York Life agent for more information.

Melissa Siesto
585.202.2202
375 Woodcliff Dr 2nd Floor
Fairport NY 14450
msiesto@ft.newyorklife.com

In Oregon, the Employee's Whole Life policy form number is ICC17-217-52F.

This program is not intended to be subject to the Employee Retirement Income Security Act of 1974 (ERISA). Employee participation is completely voluntary. The employer does not contribute to or endorse the program. All guarantees are based on the claims paying ability of the issuer.

¹ Accessing cash value will reduce the available cash surrender value and death benefit.
² Dividends are not guaranteed.

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
www.newyorklife.com
15021302020 SMRLU1747607 (Exp. 09.25.2022)

It's that time of year again!

Optional coverage open enrollment.

Please contact the provider directly for applications, questions, costs, quotes, and concerns. Additional information can also be found on the employee page of the village website.

Should you wish to enroll or have additional questions, we are happy to help **schedule an in-person** meeting for you.

Deadline to enroll is **November 30, 2022**. Please be sure to get me a copy of your enrollment application.

Thank you, Barbara A. Krizen (585) 637-5300 x 111

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|--------------------------|---------------------|----------------|--|
| Liberty Mutual Auto/Home | Marianna Muscatella | (585) 314-4413 | Marianna.muscatella@libertymutual.com |
| Aflac Accident / Illness | Rachael Blair | (585)329-9897 | Rachael_Blair@us.aflac.com |
| Nationwide Retirement | Kevin J Calegari | (607)341-1627 | calegak@nationwide.com |
| New York Life Insurance | Melissa Siesto | (585)202-2202 | msiesto@ft.newyorklife.com |