Understanding Your SAANYS Membership Benefit:

Your Complimentary Financial Planning Analysis
with Equitable Advisors

First Meeting

Get to Know You, and Introduce Ourselves

We'll get to know about you through thoughtful conversation and help guide you to identifying your financial goals and priorities. You'll get to know more about us and about Equitable Advisors. We are the #1 403(b) retirement provider in New York State, and so much more.

Share Our Process

Working with a financial professional doesn't have to be overwhelming or scary. We're here to support you and will let you know what to expect going forward so there are no surprises.

Q&A

We'll answer any immediate questions you my have about the NYS Pension, Public Service Loan Forgiveness, Social Security, retirement plans, or other financial topics.

Second Meeting

Fact Finding

In this meeting, we'll gather data in what we call a 'fact finding' process. We'll complete your financial profile by collecting hard data like your name and date of birth, and soft data like how you feel about investing and what is important to you when it comes to finances.

Discovery

Because this is the last step prior to building out your financial analysis, we may ask specific questions about your situation that we feel are needed for us to assemble your strategy.

Education

All along the way, we provide education on financial topics that impact you. We never judge you based off what you may or may not know. The path to financial empowerment is through knowledge and confidence.

Third Meeting

Present Findings

In the last meeting, we'll review your personal comprehensive financial planning analysis. This document uses financial tools and software to formulate charts, graphs, and data pertaining to you. We'll walk through it step by step, reviewing the analysis, including:

- How much money you'll need in retirement factoring in longevity, inflation, taxes, your current and anticipated spending habits, etc.
- How 'on track' you are to meet your projected retirement needs if your financial situation and habits remain as they are today.
- What future events (ex: paying for a wedding, college expense, or other large-ticket-items) may impact your retirement, and any necessary changes to plan around them.

Post-Analysis Discussion

We'll ask you how you feel about our findings and make sure any of your questions are answered. In certain circumstances, we'll suggest small and/or large changes you can make *today* that could impact your retirement.

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Continued…

Here's what you can expect:

During our meetings we take our time.

We take our time to get to know you and your situation.

On the third meeting we present your financial planning analysis.

Due to the specific and individualized nature of your report and our recommendations, sometimes this last meeting can take 1-2 sessions.

We respect how far you've come to get to this point.

Regardless of where you are in your finances, we respect the work you've done to get to this point.

Your trust in us is not taken lightly, and what we discuss in our meetings is 100% confidential.

After our third meeting, you have options.

After our third meeting, we'll have concluded your complimentary financial planning analysis. What you do with the information is up to you.

If you should have further complex retirement inquiries, or would like to implement recommended changes, we'd be happy to take you on as a client.

Schedule your financial planning analysis today

Email SAANYSmembers@equitable.com to learn more about your member benefits through Equitable Advisors, or to schedule your complimentary financial planning analysis.