

Creating a Disaster Plan for Your Finances

PBUCC



1

EY tools and resources



EY Navigate™ Planner Line (EYNPL)

- 1.877.927.1047
- Call Monday – Friday; 9 AM – 8 PM ET
- Unbiased confidential financial guidance at no cost to you



EY Navigate™ Digital

- pbucc.eynavigate.com
- Articles, calculators, tools and resources
- App available for download



EY Navigate™ Group Learning

- Register on EY Navigate Digital to attend live monthly sessions
- View replays on EY Navigate Digital

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Personal action plan

Action Step	When	Done
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Action Step

- Create your own personal action plan throughout today's presentation



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Introduction to disaster planning



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Did you know?

What percentage of Americans would not be able to cover a \$1,000 emergency with savings?

12%

27%

41%

54%



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Types of disasters and their impacts

Everyday disasters

- Car repairs or accident
- Home or appliance repairs

Personal disasters

- Illness, disability, death
- Job loss; reduction of hours

Natural disasters

- Fire, flood, hurricane, etc.
- Pandemic

Potential impacts

- Financial impacts
- Non-financial impacts



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How to financially prepare for a disaster

Create a family disaster plan

Protect your:

- Property
- Health
- Income
- Loved ones
- Documents

Know how to recover from disaster



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Creating a family disaster plan



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How to create a family disaster plan

Assemble a disaster supply kit

- First aid, food, water and other essentials
- Enough to last 1-2 weeks

Make an evacuation plan

- Discuss what to take
- Consider where to go

Make a communication plan

- Phone numbers and addresses of family and friends
- Identify a meet-up location



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Protecting your property



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Know what you own

Create an inventory list

- Furniture
- Electronics
- Appliances
- Valuables

Take images

- Photos
- Videos

Document value

- Receipts
- Appraisals



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Review your insurance needs

Renters

Homeowners

Earthquake

Flood

Umbrella



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Take preventive steps

- Install smoke alarms
- Use carbon monoxide detectors
- Bolt bookcases to wall
- Anchor home to foundation
- Strap roof to frame
- Elevate electrical panel
- Clear brush surrounding home



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Protecting your health



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Steps to help protect your health

Verify that you
have adequate
health insurance

Know what your
insurance
policies cover

Keep health
insurance
coverage in
force



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Protecting your income



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Having access to readily available funds

Emergency fund

Cash on hand

Credit cards

Home equity line of credit (HELOC)

Action Step

- Visit EY Navigate Digital to use the "Prepare for the unexpected" goal



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Disability insurance

Review your coverage

- Qualifying conditions
- Elimination period
- Benefit amount and duration

Consider your need for additional disability insurance coverage

Know the tax implications

- Tax-free if paid by you on an after-tax basis
- Taxable if paid by you pretax or if paid by employer



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Life insurance

Discuss goals and consider your needs and those of your survivors

Review your insurance coverage

Obtain additional life insurance

- Term
- Cash value

Action Step

- Visit EY Navigate Digital to use the Life Insurance calculator



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Protecting your loved ones



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Important legal estate documents

Will

Living will

Trusts

Beneficiary
designations

Financial
power of
attorney

Health care
power of
attorney



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Additional estate documents

Letter of instruction

- Non-legal document covering wishes not found in your will

Document locator

- Birth and marriage certificates
- Financial records
- Contact information



Action Step

- Consider enrolling in your employer's group legal plan, if available

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Protecting your documents



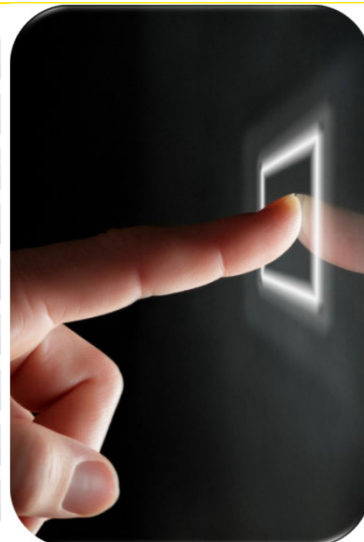
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Documents to protect

- Marriage certificate
- Birth certificates/adoption papers
- Passports
- Military records
- Social Security cards
- Tax returns
- Mortgage/property deeds
- Car titles
- Estate documents



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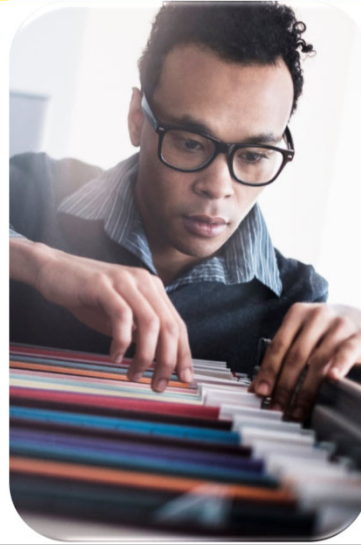
How to protect documents

Physical storage

- Fireproof box
- Home safe
- Safe deposit box

Digital storage

- Save on the cloud
- Use a secure username and password



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Recovering from disaster



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Finding help

State and county offices of emergency preparedness

Federal Emergency Management Agency (FEMA)

- [fema.gov](https://www.fema.gov)

American Red Cross

- [redcross.org](https://www.redcross.org)

Salvation Army

- [salvationarmyusa.org](https://www.salvationarmyusa.org)

Employee Assistance Program (EAP)



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Financial recovery

Assess the impact

File insurance claims

Identify sources of cash

Adjust budget

Stay in contact with lenders

Rebuild emergency fund



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“Prepare for the unexpected” goal on EY Navigate Digital

EXPLORE ALL GOALS > PREPARE FOR THE UNEXPECTED > GOAL SUMMARY

Prepare for the unexpected

Emergency Fund Disability Insurance

YOUR HOUSEHOLD

Monthly household living expenses

Does your household have more than one source of income?

EMERGENCY SAVINGS [Link](#)

Emergency savings balance

Monthly savings goal

Your plan

Continue to put at least \$250 per month towards your emergency fund and you'll have six months of living expenses \$15,000, in 1 year and 8 months.

Plan created: July 29, 2021

EMERGENCY SAVINGS PLAN

\$15,000

\$10,000

— CURRENT SAVINGS — RECOMMENDED EMERGENCY SAVINGS

Buttons: Cancel, Next, Refresh plan, Edit plan

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What 3 actions will you commit to taking following this workshop?

- A. Develop and discuss a family disaster plan
- B. Create an inventory list and take images of your assets
- C. Calculate and fund an adequate emergency fund
- D. Review and obtain appropriate insurance coverage
- E. Update and create important estate planning documents
- F. Protect your important documents
- G. Register on EY Navigate Digital and download the app
- H. Call the EYNPL to get started planning

EY Navigate – Next steps

Workshop evaluation & EY Navigate website links



Text “Wksp PBUCC” to 609-644-9622 and you will receive a link to the:

1. Workshop evaluation*
2. EY Navigate Digital website to build on the knowledge you gained today

*To complete question #1, use the “workshop number” provided by the presenter, if available

Questions?



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APPENDIX

PBUCC Tax Withholding 101 Workshop

Appendix	Description	Page
A	EY Disclosure Statement and Form ADV Part 2A	1
B	Personal Action Plan	11

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NOTICE TO ELIGIBLE PARTICIPANTS

Dear Eligible Participant:

Ernst & Young LLP ("EY") has been engaged to provide financial wellness services to you through this program. We expect that you will find EY's services to be valuable, but we think it is also important that you understand the scope of these services. The following explains what financial wellness services can and cannot do for you, particularly as regards investment planning.

General Financial Planning Considerations

Here are points to understand regarding your personal financial planning and your participation in financial wellness services:

- EY has prepared certain financial planning materials and is providing other services for your personal use as an eligible participant; such materials may not be shared publicly.
- The financial education program includes historical financial information and well-accepted financial planning strategies. It may also include information on Social Security benefits and your sponsoring organizations benefit plans. This information is based on sources that EY believes to be reliable. However, EY cannot guarantee its accuracy.
- Past performance, which may be referenced in the program, is not a guarantee or even necessarily an indication of future results.
- The financial planning materials you receive will not change or affect your rights under your sponsoring organization's benefit plans. In all cases, the benefit plan documents will govern.
- As you plan your financial future, you will need to make assumptions about future financial trends (such as inflation and rates of return), laws and regulations, and apply these to your particular circumstances. Your results can be significantly affected by even small changes in your assumptions, your individual circumstances or laws and regulations, as well as the extent to which your assumptions ultimately vary from actual financial conditions. You may need to reevaluate your financial planning strategy and your decisions from time to time to determine if any changes have occurred that would necessitate amendments to your assumptions or plan.
- A financial education program provides only some of the resources for assisting you in preparing your financial planning strategies. Financial education does not provide accounting, tax or legal advice and does not involve recommendation of specific investments.
- You need to decide on your own whether to consult with a financial advisor or other professional regarding your personal circumstances. If you do, please be aware, you may incur additional costs.
- In providing financial education, EY may help you decide on your asset allocation or help you make informed assumptions about rates of return and other investment issues. While EY will help you understand what you need to do, you are responsible for making and acting on these decisions. EY cannot provide you with all information that may be relevant nor can any materials provided address every possible scenario in connection with such decisions.
- Neither EY nor your employer will make any financial planning decisions for you or assume any responsibility for decisions you make.
- EY may provide audit or other accounting services to the investments or service providers discussed. The provision of other services will not be a determining factor whether to discuss or recommend an investment or service provider.

Privacy of Information Provided to EY

In the event EY collects nonpublic personal information about you from you or other sources authorized by you, EY will not disclose such information to third parties, except as permitted by law or as otherwise authorized by you. EY maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information.

Further Considerations

All services are provided “as is,” and there are no warranties of any kind or nature, whether express or implied, including but not limited to warranties of merchantability or fitness for a particular purpose or use. In addition, neither EY nor its affiliates nor any of their partners, officers, directors or employees shall be liable to you for any services performed or omitted or for any errors of judgment, or for consequential, incidental, indirect, punitive or special damages in connection with providing the services described above. Federal securities laws impose liabilities under certain circumstances on certain persons, even those who act in good faith, and therefore nothing in this notice constitutes a waiver or limitation of any rights that you may have under these laws.

If you should have any kind of claim or dispute with EY as a result of this program, these will be resolved in accordance with EY’s Alternative Dispute Resolution Procedures (“Procedures”) in effect on the date of this notice. You may receive a copy of the Procedures by requesting them from the Compliance officer of EY, at the following address:

200 Plaza Drive
Suite 2222
Secaucus, NJ 07094

* * * * *

If, after considering the issues discussed above, you do not want to participate in financial education and counseling in conjunction with this program, please contact your sponsoring organization, as soon as possible.

DISCLOSURE STATEMENT
Ernst & Young LLP
Ernst & Young Investment Advisers LLP
Employee Financial Services

09/15/2022

Please note that this disclosure statement provides a summary of the investment advisory services provided by Ernst & Young LLP. Please note that a full copy of Form ADV Part 2 can be located at this link

www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_Search.aspx¹

Form ADV Part 2A

Ernst & Young LLP (“EY”), under the supervision of Ernst & Young Investment Advisers LLP (“EYIA”), provides Employee Financial Services (“EFS”), including investment education and counseling services to employees, members of associations, unions or other large groups (“Participants”) pursuant to engagements by corporate employers, pension plan trustees, or other entities formed for the benefit of such Participants (“Sponsors”). Such services are provided through EFS, a functional specialty within the firm’s Tax Department. EYIA is registered with the Securities and Exchange Commission as an investment adviser under the Investment Advisers Act of 1940 (“Advisers Act”) and maintains its main office at 200 Plaza Drive, Suite 2222, Secaucus, NJ 07094 (telephone: 800-273-0588).

Employee Financial Services (“EFS”)

Employee Financial Services provides financial wellness services that educates participants with different learning styles and approaches to financial planning, including via interaction with EY financial planners as well as digital tools. The service offers the convenience of different learning methods and tools (telephone counseling, web-based and mobile tools, group learning, and interaction through social media) providing participants the opportunity to “try out” all the available learning styles to select their preferred one or a combination that best meets their needs. (Please note: these services can be bundled together or sold separately.)

- **Telephone-based financial planning** provides:
 - Unlimited toll-free access to experienced, credentialed, and objective EY financial planners
 - EY financial planners who are trained on sponsoring organizations’ benefit plans and programs
 - EY financial planners who provide information and guidance across all areas of financial planning. Common topics include: employer-provided benefit plans, cash flow and debt management, investment planning, education funding, etc.
 - Personalized reports are available on a variety of topics including retirement, asset allocation, cash flow, net worth, education funding, insurance planning, and debt management

¹ From this webpage follow these steps to view the most current Form ADV: a) select Firm, b) enter CRD #110921, c) click **Ernst & Young Investment Advisers LLP**, d) Part 2 Brochure link is below

-
- **Financial planning website** offers:
 - A unique and interactive planning experience that grows as the participant's needs and knowledge level expand
 - Robust resources, including calculators and videos
 - EY financial planner communication through messaging
 - Chat feature for help
 - Single sign on which allows users to access the EFS website from client sites without further login
 - Connection of financial accounts to facilitate information-sharing with EY financial planners (this feature will not be available to clients with independence restrictions)
 - Access to a user dashboard which provides participants with the ability to view their personal financial situation, including their aggregation of financial account information if applicable
 - Mobile app to allow users to obtain financial education and communicate with EY financial planners
 - **Group learning:**
 - Group learning that informs participants about their benefits and comprehensive financial planning. This learning can be delivered as live workshops, live webinars and/or recorded sessions.
 - A list of action items that apply to a participant's personal situation
 - **Organization support:**
 - Dedicated EY project manager(s), including periodic service reviews
 - Periodic engagement reports highlighting participant activity
 - Integration of services with other benefit providers to create a cohesive program
 - Assist client with developing communication materials to promote service

As part of the personal financial advisory services EY may prepare personal asset allocation targets (based on modern portfolio theory and using EY's own or other approved financial planning tools) for such Participants after obtaining and evaluating information concerning their individual circumstances provided by each Participant either in conversation with an EY financial planner and/or by completing a questionnaire.

EY does not recommend, and should not be deemed to have recommended, any particular investment as an appropriate investment for the Participants and discussions of various investments should not be construed as such a recommendation.

EY's advisory services also may be offered by a Sponsor to Participants in tandem with the personal advisory services of another registered investment adviser designated by the Sponsor that is not affiliated with EY ("Other Adviser"). In some EFS engagements, the Sponsor contemplates that EY will refer individual Participants to the Other Adviser for specific recommendations and/or implementation of the Participant's investment decisions. Such referrals by EY do not constitute a recommendation of the Other Adviser by EY to Participants, and, in such cases, EY does not perform any quantitative or qualitative screening procedures with respect to the Other Adviser.

EY, in certain circumstances, is contracted solely to help train employees of financial institutions seeking to offer financial and tax planning services to clients. Such services do not involve EY providing advice directly to the clients of such financial institutions, but rather entails training a financial institution's counselors on financial and tax planning topics and such other support as is mutually agreed upon by EY and the financial institution.

All Selections and Investments Are Made Solely by the Participant

EY's investment education and counseling does not include recommendations concerning the purchase or sale of particular investments or particular industry sectors. EY may provide counseling on the purchase or sale in the context of providing tax, compensation and benefits, or estate planning services, but that counseling does not reflect a view as to the intrinsic merits of the investment. All decisions to invest in or dispose of particular investments are made solely by the Participant in the exercise of his or her own discretion.

Fees

Fees for EFS Services generally are negotiated between EY and the Sponsors of such groups on a case-by-case basis. They usually are based upon (i) a "per capita" eligible participant amount, (ii) a "usage by Participants" amount, (iii) the number of workshops designed and presented by EY, or (iv) other negotiated factors. EY's fees in such engagements are paid by the Sponsor. Participants may incur expenses for fees to any other investment adviser they may consult and will be responsible for transaction charges imposed by broker-dealers through or with whom they effect transactions for their accounts. Generally, EY's contracts with Sponsors for services to Participants are terminable by either party in accordance with a specified notice period. If such a contract is terminated at a time other than the end of the quarter, a pro rata portion of any quarterly or other fee paid in advance is refunded.

Investment Advisers

All personal investment advice, and most impersonal investment advice, typically is given only by EY Financial Planners. Financial Planners are persons who spend all or substantial portions of their time on financial planning. Typically, all of these professionals have at least a degree from a four-year college or university and must meet such other standards as EYIA may establish from time to time. Those standards may include participation in continuing education programs each year and maintaining what EY regards as significant involvement in financial counseling engagements. Moreover, financial planners must satisfy applicable State investment adviser representative registration requirements or pass the Series 65 Uniform Investment Adviser Exam of the Financial Industry Regulatory Authority ("FINRA"). In some instances, EY may retain consultants to assist in providing workshops and staffing the telephone-based financial planning service. Generally, consultants are subject to the same requirements as EY Financial Planners. However, consultants are not subject to the same public accounting independence requirements as EY Financial Planners and their continuing education programs differ in some respects.

Monitoring, Reviews and Reports

In the case of EFS engagements that extend beyond one year and involve the provision of personal advisory services to Participants, Participants are asked questions concerning any changes in their relevant individual circumstances. EY will take into account the changed circumstances of any Participant of which it has notice in the event that Participant seeks additional personal advisory services from EY.

Miscellaneous

Clients and prospective clients of EY also should be aware of the following additional information concerning EY and EYIA:

Custody of Securities or Funds. EY does not manage participant accounts on a discretionary basis and does not take custody of participant securities or participant funds.

Other Financial Industry Activities. As noted above, EYIA is responsible for supervising the investment advisory services provided by EY. EY and Ernst & Young (U.S.) are general partners of EYIA. In consideration of EYIA's supervising the rendering of investment planning services provided by EY, EY provides EYIA with office and filing space, staff and other assistance. All of EYIA's time is spent supervising the compliance and operations of the investment planning services provided by EY.

Other Business Activities. EY is a public accounting firm which spends substantially all of its time providing accounting, audit, tax, and business advisory services.

Form ADV Part 2B Client Brochure Supplement

Ernst & Young Investment Advisers LLP ("EYIA")

200 Plaza Drive, Suite 2222, Secaucus, NJ 07094

09/15/2022

EYIA's investment advice is provided by a team comprised of more than six Supervised Persons and EYIA has provided group supplementary information for the six supervised persons with the most significant responsibility for the day to day advice provided to clients:

(1) Name, (2) year of birth, (3) education and (4) business background for preceding five years:

1. Christopher Williams – Chair, EYIA Board
2. 1970
3. B.A. Political Science, Union College, Schenectady, NY; JD, Albany Law School, Albany, NY
4. 1998 to date, Ernst & Young LLP

1. Robert J. Porter, EYIA Board Member
2. 1964
3. B.S., Siena College, Loudonville, NY
4. 1998 to date, Ernst & Young LLP

1. Greg Rosica, EYIA Board Member
2. 1964
3. B.S., Accounting with Honors, M.S., Accounting, University of Florida, Gainesville, FL
4. 2002 to date, Ernst & Young LLP

1. Dayton Nordin
2. 1970
3. B.A. Political Science, MBA Finance, Emory University, Atlanta Georgia
4. 1997 to date, Ernst & Young LLP

1. Aaron Cherry
2. 1976
3. B.A. Caldwell University, Caldwell, NJ
4. 2014 to date, Ernst & Young LLP

1. Raymond A. Echevarria, EYIA Chief Compliance Officer
2. 1971
3. B.S. in Accounting, SUNY at New Paltz
4. 2013 to date, Ernst & Young LLP

Disciplinary Information for the above: None

Other Business Activities for the above: None

Additional Compensation for the above: None

Supervision: Christopher Williams serves as the Chairman of EYIA and supervises all of the above individuals. He is not subject to any additional supervision as EYIA Board Chairman.

Form CRS: Customer Relationship Summary

Ernst & Young Investment Advisers LLP (“EYIA”)

200 Plaza Drive, Suite 2222, Secaucus, NJ 07094

09/15/2022

Introduction

EYIA is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers, and investing.

3. Please note that we are required to include “Conversation Starter Questions” in Form CRS to help you in your discussions of our investment services with EY financial planners. In addition, these questions can help you compare our services with other providers you may be considering. Certain questions relevant to our services have been answered here. Please address any additional questions you may have with an EY financial planner.

What Investment Services and Advice Can You Provide Me?

We offer investment education and counseling services to employees, members of associations, unions or other large groups (“Participants”) pursuant to engagements by corporate employers, pension plan trustees, or other entities formed for the benefit of such Participants (“Sponsors”). These services include, at a Participant’s request, the following:

- Investment education on various topics including, but not limited to: risk management; asset classes; asset allocation; diversification; dollar cost averaging; rebalancing; market timing; potential implementation strategies; mutual funds/ETFs, and investment-related costs.
- Preparation of personal asset allocation targets (based on modern portfolio theory and using EY’s own or other approved financial planning tools) after obtaining and evaluating information concerning a Participant’s individual circumstances provided either in conversation with an EY financial planner and/or by completing a questionnaire.
- Please note that EY’s investment advisory services may also be offered by a Sponsor to Participants in tandem with the personal advisory services of another registered investment adviser designated by the Sponsor that is not affiliated with EY (“Other Adviser”). In some engagements, the Sponsor contemplates that EY will refer individual Participants to the Other Adviser for specific recommendations and/or implementation of the Participant’s investment decisions. Such referrals by EY do not constitute a recommendation of the Other Adviser by EY to Participants, and, in such cases, EY does not perform any quantitative or qualitative screening procedures with respect to the Other Adviser.

Please note that our investment advisory services do **NOT** include the sale and/or recommendation of any type of investment or insurance product and we do **NOT** manage and/or monitor investments on behalf of Participants. In particular, please note the following:

- **EY’s investment education and counseling does not recommend, and should not be deemed to have recommended, any particular investment as an appropriate**

investment for a Participant and discussions of various investments should not be construed as such a recommendation.

- EY's investment education and counseling may provide counseling on the purchase or sale in the context of providing tax, compensation and benefits, or estate planning education services, but that counseling does not reflect a view as to the intrinsic merits of an investment. All decisions to invest in or dispose of particular investments are made solely by the Participant in the exercise of his or her own discretion.

Conversation Starters when speaking with your financial professional:

- ☐ Given my financial situation, should I choose an investment advisory service? Why or why not?
- ☐ How will you choose investments to recommend to me?
- ☐ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

EY's fees are paid by the Sponsor. Participants may incur expenses for fees to any other investment adviser they may consult and will be responsible for transaction charges imposed by broker-dealers through or with whom they effect transactions for their accounts.

Conversation Starter when speaking with your financial professional:

- ☐ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. The way we make money (EY fees are paid by the Sponsor) does not conflict with your interests and does not impact our ability to act in your best interest.

Conversation Starter when speaking with your financial professional:

- ☐ How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated on a salaried or hourly basis.

Do your financial professionals have legal or disciplinary history?

No

Visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Conversation Starter when speaking with your financial professional:

- ☐ As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services, please see the rest of this Disclosure Statement and/ or speak with your EY planner. If you would like additional, up-to-date information or a copy of this disclosure, please call 800-273-0588.

Conversation Starter when speaking with your financial professional:

☐ **Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me**

PERSONAL ACTION PLAN

Action Step	When	Done
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