

# MENU OF FINANCIAL PLANNING SERVICES OPTIONS

Union College is providing this information as an employee service. The decision to use one of these companies is at the sole discretion and risk of the employee. Union College accepts no responsibility for the services rendered by these companies nor makes any representation that a company's services or commission charges are the most competitive.

## AXA ADVISORS

AXA Advisors  
Whit Merrill\*, Retirement Planning Specialist  
5 Maxwell Drive, Suite 100  
Clifton Park, NY 12065  
(518) 373-7380

**Email:** whitney.merrill@axa-advisors.com

**Website:** www.axaonline.com or  
www.whitmerrill.myaxa-advisors.com  
www.myretirementshop.com

**Summary of Services Offered:** AXA Advisors/ Equitable has deep roots within the community dating back to the early 1960's, ties to Union College through several Alumni advisors, involvement with the Alumni Council, and a deep commitment to the financial planning needs of educators. Our local team delivers highly credentialed financial professionals and broad expertise to the planning needs of over 12,000 educators, administrators, and support staff with nearly \$300 million of assets under management. The financial planning process is a multi-step process that includes a presentation of clear and quantified strategies and transitions. It involves a commitment to ongoing service and adapting to the evolving needs of the client. Services include: Planning for retirement, college, wealth management, investments, Life Insurance, planning, Estate and Long Term Care planning.

**Fee Schedule:** Fees differ based upon products; there is no charge or explicit fee for a meeting. Should an individual choose to implement any or all of the strategies discussed with AXA, a full disclosure of appropriate fees will be provided.

## MERRILL LYNCH, WEALTH MANAGEMENT

Merrill Lynch, Wealth Management  
Brad F. Wagner, CFP  
26 Century Hill Dr.  
Latham, NY 12110  
(518) 782-4091

**Email:** brad.f.wagner@ml.com

**Website:** <https://fa.ml.com/brad.f.wagner>

**Summary of Services Offered:** Merrill Lynch, Wealth Management is dedicated to providing you with objective, integrated guidance based on a clear understanding of your goals. And, through a comprehensive financial analysis, you can be sure that your financial advisor will examine the factors necessary to develop and implement a well-rounded investment strategy - with you and for you. This integrated, personalized approach distinguishes your relationship with us and reflects our commitment to being one of America's most trusted financial advisors.

**Fee Schedule:** There is no charge or explicit fee to enroll or for receipt of a Financial Plan.

The individual is not obligated or required to implement any recommendations made. If an individual chooses to implement any recommendation in their Financial Plan they are not required to engage Merrill Lynch, Wealth Management. Should an individual choose to implement recommendations with Merrill Lynch, Wealth Management, or any affiliate company, a full disclosure of any and all fees will be provided.

## HALLIDAY FINANCIAL GROUP

Halliday Financial Group  
Scott H. Solomon, CMFC  
14 Corporate Woods Boulevard  
Albany, NY 12211  
(518) 463-2200

**Email:** ssolomon@hallidayfinancial.com

**Website:** <http://www.hallidayfinancial.com/data/>

**Summary of Services Offered:** At Halliday Financial Group, we absolutely love providing financial services to college faculty and staff. We've been doing it for 26 years and over that time have helped thousands of employees at colleges and universities meet their financial objectives. That's why we're so excited to have the opportunity to work with the faculty and staff of Union College.

By partnering with Fidelity, we're able to bring to Union both comprehensive financial planning and investment advice backed by a world-class line-up of mutual funds. Our VisionPlan written financial plans will develop strategies for achieving goals in all aspects of your financial life, not just retirement. Coupled with private, convenient consultations with a HFG professional, you'll have access to powerful tools to plan your future.

**Fee Schedule:** The best part is that both VisionPlan and your professional consultations are provided to all Union employees at no cost.

## UBS FINANCIAL SERVICES/THE QUINN GROUP

UBS Financial Services/The Quinn Group  
Alissa M. Quinn (Calabria)-Class of '84  
First Vice President-Investments  
80 State Street, 8th Floor, Albany, NY 12207  
(518) 434-5770 toll free: (800).255-3400  
(518) 445-1600 Fax  
(800) RMA-1000 24 hrs/day, 7 days/week  
**Email:** alissa.quinn@ubs.com

**Website:** <http://www.ubs.com/team/thequinnngroup>  
<http://financialservicesinc.ubs.com>

**Summary of Services Offered:** As the daughter of a Union College professor and an "Industrial Economics" alumnus, I am delighted to be of assistance to the Union College family. As a life long resident, I have spent the last 21 years, focused on "Comprehensive Wealth Management" for individuals and their families. I work in partnership to fine tune, develop or implement a customized investment strategy, addressing financial independence, retirement planning, tax planning, education planning, backing/lending services, investment management, estate planning, insurance/long term care planning and philanthropic/charitable giving.

**Fee Schedule:** We offer complimentary customized "Comprehensive Wealth Plans" based on your individual financial goals and objectives, and then implement a disciplined investment strategy designed to help you achieve those goals. Should investment services be desirable, full disclosure of fees will be provided.