

Welcome to the MAG Way: Your Guide to Getting the Most from Market Advisory Group

This manual is designed to help you navigate your relationship with Market Advisory Group (MAG) with confidence and clarity. Whether you're updating your contact info, initiating a transaction, or simply looking for answers, this guide walks you through the process step-by-step.

Updating Your Contact Information

To ensure timely communication and accurate records, please utilize the following options accordingly:

- Call your Client Concierge (CC) or advisor team directly.
- Email your advisor team using the dedicated team email (not individual advisor emails) for efficiency and continuity. They are listed below:
 - TeamMatt@marketadvisorygroup.com
 - TeamLarry@marketadvisorygroup.com
 - TeamDanny@marketadvisorygroup.com
 - TeamJonathon@marketadvisorygroup.com
 - TeamDoug@marketadvisorygroup.com
 - TeamHiatt@marketadvisorygroup.com
- Use the MAG Client Portal to submit updates securely. Any Client Concierge can set this up for you.

Frequently Asked Questions

Q: How do I schedule a consultation with Market Advisory Group (MAG)?

A: Call (316) 252-8707 for Wichita appointments.

Call (913) 730-7749 for Overland Park appointments.

Call (816) 548-2000 for Northland Kansas City appointments.

You may also schedule an appointment by emailing your advisor team (see above).

Q: What services does MAG offer?

A: MAG provides retirement planning, tax strategies, estate planning, healthcare reviews, and more, services are tiered based on your investment level.

Q: Where can I find educational resources?

A: Visit the Market Advisory Group website at marketadvisorygroup.com - you will find articles, podcasts, webinars, and information on a variety of topics.

Who to Contact

Client Concierges (CCs)

Your primary resource for initiating transactions and addressing general inquiries related to our financial planning services. To connect with a CC, please call the phone numbers or email your advisor team directly at the email addresses listed above.

Important: Please do not email sensitive information such as SSNs or account numbers.

Market Tax Services (MTS)

Primary Contacts:

- Wichita Downtown: (316) 803-1040
- Wichita West: (316) 803-1040
- Overland Park: (913) 730-7749
- Northland Kansas City: (816) 548-2000

Common Transactions:

- Annual Tax Filing: Submit documents via secure upload or drop off at our local office.
- Tax Planning Consults: Schedule through your Client Concierge or directly with MTS.
- Document Requests: Active clients with MTS should contact staff via the Tax Dome client portal for copies of prior returns or planning documents.

Market Medicare Advisors (MMA)

Primary Contacts:

- Wichita Downtown: (316) 252-8707
- Wichita West: (316) 252-8707
- Northland Kansas City: (816) 548-2000
- Overland Park: (913) 730-7749

Common Transactions:

- Medicare Enrollment or Review: Schedule a consultation via phone.
- Any policy updates or questions.
- Referrals: MMA often refers clients to MAG for financial services and vice versa.

Eidelman Law Firm

Primary Contacts:

- Wichita Downtown: (316) 361-0553
- Wichita West: (316) 361-0553
- Overland Park: (913) 730-7749
- Northland Kansas City: (816) 548-2000

Common Transactions:

- Requesting a copy of your Trust documents.
- Requesting a review of your Trust for possible updates.
- Estate Planning Consultations.
- Referrals: ELF often refers clients to MAG for financial services and vice versa.

MAG Way: Things You Should Know

Q: Do you provide tax planning?

A: Yes. MAG partners with Market Tax Services to provide comprehensive tax support, provided that we manage all of your investments and MTS handles your tax preparation.

Q: How do I request a withdrawal or contribution?

A: Please email or call your advisor team with your request. Once received, a Client Concierge will contact you to confirm the transaction amount and verify your identity. Transactions are typically processed within 3 to 4 business days. *If you do not have a bank account linked to your investment account, it could take over a week to set it up and then another 3 to 4 days to process.*

Q: Who do I contact to get a copy of my trust or estate documents?

A: Reach out to the paralegal team at Eidelman Law Firm, located inside our offices.

Q: Can you help me review or enroll in Medicare?

A: Yes. MAG works with Market Medicare Advisors and can help you get an appointment scheduled.

Q: How do I schedule a financial planning or review appointment?

A: Call (316) 252-8707 or email your advisor team.

Q: What is the best way to consolidate my financial services?

A: MAG offers integrated planning across retirement, tax, healthcare, and estate services—so you can manage everything in one place.

Q: Can I get help with insurance reviews or updates?

A: Yes. Your advisor team can review existing policies and recommend updates based on your current needs.

Q: How do I access educational resources?

A: Visit the Market Advisory Group website at [marketadvisorygroup.com](https://www.marketadvisorygroup.com)

Q: What should I do if I have a question outside of business hours?

A: Email your advisor team. Responses are typically returned within one business day.

Q: Do I need to schedule my tax appointment, or do you handle that?

A: You will need to schedule your tax appointment once you have gathered all of your tax documents. Since we do not have a way of knowing when you have received everything, it's best for you to schedule at your convenience when you're fully prepared.

Frequently Asked Questions

Costs and Fees

Q: What is this going to cost me? / Are there additional fees for services like MTS, MMA, or ELF?

A: Our fees vary depending on the services you use. We will provide a transparent fee schedule upfront and review any additional costs for specific services before you commit. Please check our website for the most current fee schedule.

Access to Advisor and Communication

Q: What kind of access will I have to my advisor? Can I call if I have questions?

A: You'll have direct access to your dedicated Client Concierge team via phone and team email. Our team is here to support your day-to-day needs and ensure a seamless experience. Each advisor is backed by a team that you can reach out to directly via email. If a conversation with your advisor is needed, your Client Concierge will coordinate and have them return your call promptly.

Q: How often will we meet or hear from you? / How often can I meet with my advisor?

A: Most clients meet with their advisor 1–2 times per year depending on your investment level, but we can tailor the frequency based on your needs. We also proactively reach out during significant market changes or when planning opportunities arise.

Please note: Additional review appointments could be subjected to an hourly rate of up to \$500.

Q: Will my advisor contact me if there are changes in the market?

A: Yes, if market conditions suggest a change is appropriate, we will reach out to discuss your options and next steps.

Q: Do I schedule appointments or does the firm contact me?

A: Both. We proactively schedule regular check-ins but you're always welcome to reach out when you need support. Please note: Additional review appointments could be subjected to an hourly rate of up to \$500.

Account Access and Statements

Q: How do I access my accounts and view my balances?

A: Each company where you hold funds will provide you with instructions on how to access their website. These instructions will guide you through the login process so you can view the most up-to-date information regarding your account.

Frequently Asked Questions

Below is a list of frequently visited links to companies we work with.

- Charles Schwab – schwaballiance.com
- Lincoln Financial Group – lincolnfinancial.com/login
- United Life Insurance Company – mykuvare.com/policy-login
- Guaranty Income Life Insurance Company - mykuvare.com/policy-login
- North American Company – northamericancompany.com
- Global Atlantic – globalatlantic.com/user/login
- Equitrust - (Use Chrome) my.equitrust.com
- American Life – american-life.com/login
- Sentinel – sslco.admin-portal.org
- Allianz – allianzlife.com
- American Equity – login.american-equity.com
- F&G – mypolicy.fglife.com
- Ibexis – ibexis.com
- Athene – athene.com/myathene-login
- AIG Corebridge – portal.annuities.corebridgefinancial.com
- OneAmerica – oneamerica.com/login
- Americo – americo.okta.com
- Ameritas – accounts.ameritas.com
- Nationwide – nationwide.com/login

Note: If a company is not listed, please contact your team to obtain the appropriate link.

Q: How frequently will I receive statements?

A: Statements are typically issued monthly, quarterly, or annually depending on the account type. You can also access them anytime through the companies' websites.

Q: Can I view my accounts from home?

A: Yes, you can access your accounts online through the MAG portal dashboard, which is available 24/7 from any device with internet access.

Q: What if my computer gets hacked?

A: Contact us immediately. We will guide you through the steps to secure your accounts and notify custodians to put protective measures in place. You will need to change your login information and update your email address.

4. Withdrawals and Distributions

Q: How do I make a withdrawal or take a distribution?

A: Simply contact our office, and one of our Client Concierges will assist you. They will gather the necessary details, confirm your identity, determine the appropriate account to withdraw from, and review any potential tax implications to ensure everything is handled smoothly.

Frequently Asked Questions

Q: How long does it take to receive the funds?

A: If you submitted a voided check during onboarding, most withdrawals are processed within 3-5 business days, depending on your account and custodian. If no bank information is on file, processing may take longer. To ensure timely withdrawals, please provide a voided check if you have not already done so.

Q: How much should I withhold for taxes on a withdrawal?

A: We will help you determine an appropriate withholding amount based on your tax situation and goals. Our tax advisors will help with this.

Q: How often can I make a withdrawal?

A: There are often no set limits for most accounts, but we will help you plan distributions to align with your financial strategy. If necessary, we can set up systematic withdrawals on a periodic basis.

Q: When do I receive my required distributions from my Traditional IRA?

A: Required Minimum Distributions (RMDs) begin at age 73 if you were born before 1959. For those born in 1960 or later, they begin at age 75. We will help ensure you are on track and compliant each year.

5. Account Management and Services

Q: What services do I have access to as a client?

A: As a client, you have access to investment management, retirement planning, tax strategies, estate coordination, healthcare and more. Please see the most current fee sheet on our website, as some services may be extra depending on tier level.

Q: Can I use just one of your services without engaging the entire firm?

A: Absolutely. We offer modular services, allowing you to select what best suits your needs. However, please note that if you are seeking integrated tax planning alongside investment management, we do not offer à la carte options for that combination.

Q: Can I combine my accounts with my spouse?

A: While individual retirement accounts cannot be combined, we can coordinate strategies across your household and provide consolidated reporting.

Q: How do I contribute to my accounts?

A: You can usually make contributions by check or bank transfer, depending on the type of account. If we have a voided check on file, we can help set up transfers directly from your bank. We will work with you to find the most convenient option.

Q: What do I do if I need to update my account allocations?

A: Contact us and we will help you review and reallocate your portfolio based on your updated goals or market outlook.

Frequently Asked Questions

Q: When is the best time to do a Roth conversion?

A: The ideal timing for a Roth conversion depends on your income, tax bracket, and long-term financial goals. We assess your situation annually to pinpoint the most advantageous windows for conversion. Typically, we prefer to evaluate in Q4 — by then, most of the year's income is known, reducing the risk of unexpected tax implications.

6. Logistics and Security

Q: Can I send you my documents via email?

A: For your security, we recommend uploading sensitive documents through our encrypted client portal rather than email. We will send you the portal link along with step-by-step instructions to get started.

Q: What happens to my accounts if I pass away?

A: Your assets will be distributed based on your designated beneficiaries. We are here to help keep your estate and legacy plans current and aligned with your wishes.

Q: I have opened a new checking account-what do I need to do?

A: Please inform us of your new account details, and we will prepare the required documents for you to sign so we can update your account information accordingly. To avoid any delays in your withdrawal or systematic income, please ensure we receive a new voided check as soon as possible.

Q: Do I have any money left?

A: You can check your account balances anytime through your online access. If you prefer, feel free to give us a call; we will be happy to go over everything with you.

Q: Which account should I use to fund a specific expense?

A: We will assess your overall tax situation and investment objectives to identify the most tax-efficient source for withdrawals. We collaborate with our tax advisors to ensure our recommendations align with your broader financial strategy.

Q: When should I schedule a tax planning appointment?

A: Ideally, we recommend scheduling tax planning in Q3 or early Q4 to make strategic decisions before year-end.

Disclosure

Investment Advisory Services offered through Market Investment Group, LLC, a registered investment adviser that only conducts business in jurisdictions where it is properly registered, or is excluded or exempted from registration requirements.

Registration is not an endorsement of the firm by securities regulators and does not mean the adviser has achieved a specific level of skill or ability. Insurance products and services offered through Market Advisory Group, LLC, MAG Life, LLC, and Market Medicare Advisers, LLC. Accounting and Tax services offered through Market Tax Services, LLC. Legal services offered by Eidelman Law Firm, an unaffiliated law firm. The information presented is believed to be current. It should not be viewed as personalized investment advice. All expressions of opinion reflect the judgment of the presenter on the date of the seminar and may change in response to market conditions. You should consult with a professional adviser before implementing any strategies discussed. Content should not be viewed as an offer to buy or sell any of the securities mentioned, or as tax advice. You should always consult a tax professional regarding your specific tax situation. All investment and insurance strategies have the potential for profit or loss. Different types of investments involve higher and lower levels of risk. There is no guarantee that a specific investment or strategy will be suitable or profitable for an investor's portfolio. There are no assurances that a portfolio will match or exceed specific benchmarks. Asset allocation and diversification will not necessarily improve an investor's returns and cannot eliminate the risk of investment losses. Sample annual returns provided in these materials do not represent actual investment results. Past performance is no guarantee of future success. There is no guarantee or assurance that the simulated results will be achieved or sustained. Actual results may be better or worse than the simulated scenarios. Any financial plan or projection must be adjusted based upon changes in your financial situation, income requirements, risk tolerance and investment objectives. The firm has compensated media outlets for airtime and for broadcasting their programs. Any references to an Investment Adviser Representative's radio and/or television programs and media appearances throughout the website should be viewed as sponsored advertising paid for by the firm. Viewers and listeners should not infer that Investment Adviser Representatives have expertise in a particular financial area because of their media appearances. We are not endorsed by or affiliated with the Social Security Administration or any U.S. government agency. Social Security rules and regulations are subject to change at any time. Always consult with your local Social Security office before acting upon any information provided herein. Insurance products and services are offered and sold through individually licensed and appointed agents in all appropriate jurisdictions. Annuity and life insurance guarantees are subject to the claims-paying ability of the issuing insurance company. If you withdraw money from or surrender your contract within a certain time after investing, the insurance company may assess a surrender charge. Withdrawals may be subject to tax penalties and income taxes. Persons selling annuities and other insurance products receive compensation for these transactions. These commissions are separate and distinct from fees charged for advisory services. Insurance products also contain additional fees and expenses.