Tanya Mackey
& associates

CAPABILITIES

Employee wealth-building
that uplifts, empowers &
transforms lives!

ABOUT TANYA MACKEY & ASSOCIATES

As a thirty-eight-year full-service boutique financial services company based in Los Angeles, CA, Tanya Mackey & Associates partners with employers to provide clear and detailed direction and individually tailored solutions to meet all facets of their employees' financial needs.

Employee wealth-building that uplifts, empowers & transforms lives!

OUR MISSION

Our mission is to take your employees from where they are now financially to where they want to go, so they will experience the freedom of never worrying about money again.

With respect and care, we accomplish this by ethically delivering proven and practical financial guidance, educational tools and resources to empower your employees to make better financial choices, and personalized financial solutions, services, and products to assist them in realizing their dreams and goals through every stage of life.

And this is only the beginning!

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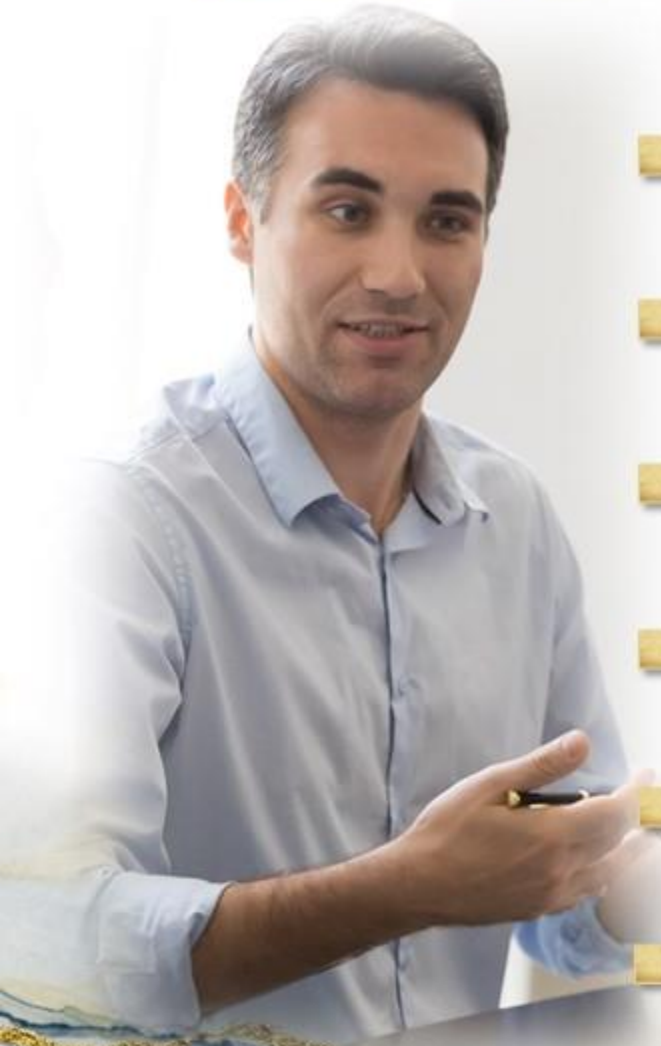
THE PROBLEM

My vision is
for all employees to achieve financial freedom,
achieving their life goals and dreams.
– Tanya Mackey



- 73.7% of the American workforce is living paycheck to paycheck regardless of income
- 61% spend more than they earn
- 1 out of 3 people have NO money saved
- 62.4% of Americans have credit card debt
- 86.5 % of women do not know where to invest
- 25% of adults have trouble paying their bills

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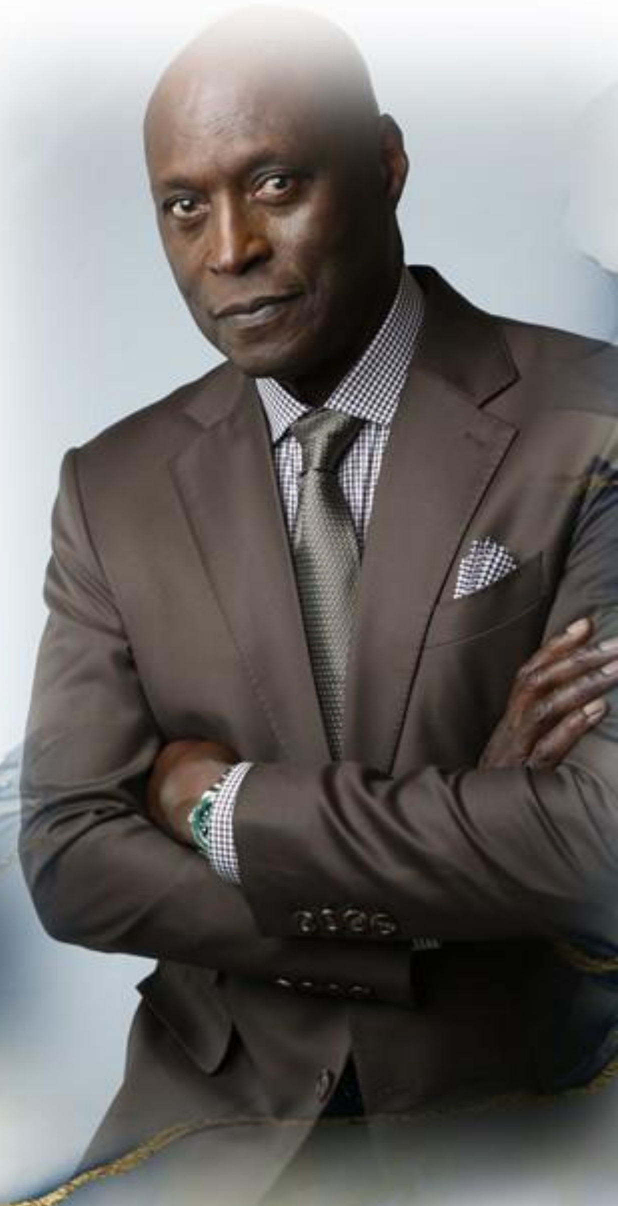
EMPLOYER NEEDS

What Do **EMPLOYERS** Want From A Financial Advisor?

- Ethical
- Knowledge & Experience
- Accountability
- Respect their Employees
- Solve Employees' Problems
- Deliver on Promises
- Improve Employees' Well-being & Quality of Life
- Stay in Touch

We view every interaction with your organization and employees as an opportunity to earn trust and build a positive and lasting relationship.



EMPLOYEE NEEDS

The hallmark of TMA is service.
We listen. We hear. We treat every
employee with dignity and respect.
– Tanya Mackey

What Do **EMPLOYEES** Want From A Financial Advisor?

- Ethical
- Knowledge & Experience
- To Teach & Not Preach
- No Judgment
- Solve their Problems
- Personalized Solutions
- Respect their Assets
- Protect & Build their Wealth
- Save them Time & Money
- Stay in Touch

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WHY WORK WITH TANYA MACKEY & ASSOCIATES?

With TMA, we are your one-stop-shop for your employees' financial growth and well-being.

– Tanya Mackey

On your employees' wealth-building journey, we:

Ensure every employee has the necessary financial knowledge and understanding to adopt better habits to make sound, informed decisions about her (or his) financial future.

Respectfully manage your employees' financial situation with integrity, commitment, confidentiality, and care.

Strive for excellence in everything we do.

Make ourselves accessible to address questions and concerns on a timely basis.

Take a synergistic approach to financial management – *leveraging extensive knowledge, diverse experience, and specialized skills* – to achieve objectives.

Provide custom financial strategies and solutions to realize each employee's goals **at every stage of life and risk level to** eliminate debt, save and invest, maximize tax savings, protect & preserve assets, have a dream retirement, and leave a legacy that will benefit generations to come.

Help employees overcome financial hurdles that are preventing them from living the life they deserve.

Prepare your employees for emergencies and the unexpected.

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OUR SERVICES

TMA manages an employee's finances for the big picture, short and long-term goals combined, rather than just going day to day or ignoring distant future needs.

– Tanya Mackey

Taking an integrated holistic approach to wealth-building, we combine services in financial education and planning, debt management, tax savings, insurance, and estate planning to maximum advantage.

- Customized Financial Solutions
- Financial Coaching
- Financial Consulting
- Quarterly Educational Webinars
- Online Learning Tools & Resources
- Private Facebook Group for Your Company or Organization

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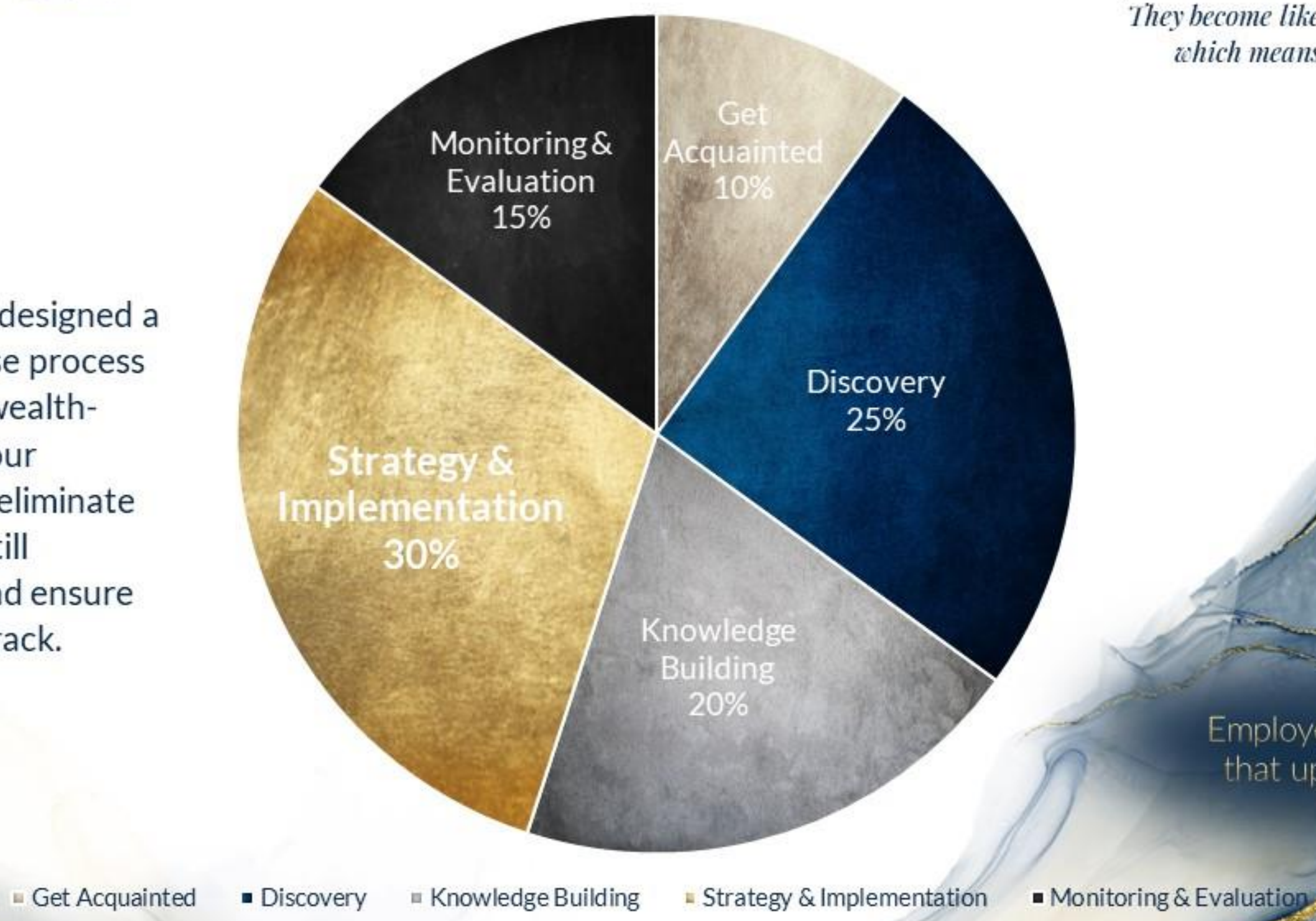
OUR PROCESS

With TMA by their side, no employee will ever feel alone on their wealth-building journey. They become like beloved family members, which means we go the extra mile!

– Tanya Mackey

We expressly designed a proven 5-phase process to demystify wealth-building for your employees to eliminate confusion, instill confidence, and ensure they stay on track.



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OUR FINANCIAL PRODUCTS

TMA considers the whole person – values, lifestyle, dreams, and goals – before determining the best solutions from our diverse portfolio.

– Tanya Mackey

Insurance

Retirement

Estate

Investments

Our top-tier financial products have been intentionally selected for their performance, reliability, flexibility, industry rating, and cost savings.

Lifestyle

Cash Management

Taxes

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FINANCIAL EDUCATION TOPICS

When an employee receives the proper financial knowledge and acts upon what they've learned, they become in control of their financial situation.
– Tanya Mackey

Financial Psychology
- Mindset
- Money & Emotions
- How Does Financial Psychology Develop?
- Changing Your Financial Behavior
- Lifestyle Choices

Budgeting
- Money Management Styles
- Wants vs. Needs
- Let's Learn to Budget

Account Management
- Banking Basics
- Debit Cards vs. Credit Cards
- Taxes

Credit Profile
- What is credit?
- Credit history
- Identity theft

Loans & Debt
- Good Debt vs. Bad Debt
- Invest in Your Future
- How to Pay Off Debt
- Funding College

Risks Management & Insurance
- What Insurance do I Need?
- How to Reduce your Risk
- How Insurance Policies Work
- Estate Planning
- Prepare for a Disaster
- Emergency Savings

Retirement Planning
- Questions about Retirement
- Retirement Income & Net Worth
- Retirement & Family
- Retirement Planning & Taxes

Investments
- Why People Invest
- Introduction to Investing
- Preparing to Invest
- Compounding Interest
- Types of Investments
- Investment Diversification
- Stock Market

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MAJOR CLIENTS OF TANYA MACKEY & ASSOCIATES

Our clients trust TMA to serve their employees' wealth-building and financial management needs, year after year.

– Tanya Mackey

County of
Los Angeles
115,000
Employees

Helping Employees Learn Prosperity
HELP
5,345 Employees
A Registered LA County Employee Association

City of
Los Angeles
50,000 Employees

Central Neighborhood Health Foundation
9 Community Health Clinics

City of
Carson

LAX
Airport Police
Department

Athletes &
Entertainers

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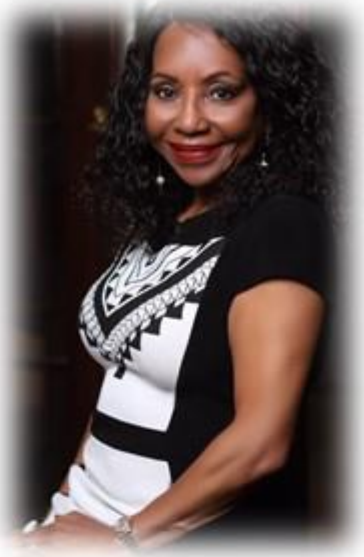
ADVISOR



Tanya Mackey
Registered Representative
Financial Consultant
CEO, National Fringe Benefits
Certified Financial Educator

Tanya Mackey, CEO of National Fringe Benefits, and a Certified Financial Educator strives to help others become financially free to achieve their life goals and dreams. Tanya, known as The Wealth Accelerator™, rapidly brings forth a more prosperous future for her clients, with integrity and a commitment to excellence, thus ensuring they will never have to worry about money.

Tanya is a Licensed Registered Representative of the Financial Industry Regulatory Authority (FINRA). FINRA is authorized by Congress to protect America's investors by making sure the broker-dealer industry operates fairly and honestly.

As an inductee in the Million Dollar Round Table (MDRT) – where members must adhere to a strict ethical standard – Tanya has demonstrated exceptional professional knowledge, strict ethical conduct, and outstanding client service for over 30 years.

Tanya resides in Los Angeles with her husband, strategic partner, and collaborator, James, and is a passionate world traveler. She earned her BA degree from the University of California Los Angeles (UCLA).

- Awarded Woman of the Year, 2011, from the National Association of Professional Women
- President, National Fringe Benefits Insurance Marketing providing Third Party Administration (TPA) to large and small employer groups
- Certified ID Theft Risk Management Specialist
- Cetera Wealth Management Advisor Network Affiliate
- Founder & President of Women Worthy of Wealth
- UCLA Certified Personal Financial Planner (PFP)
- Prizewinner on the *Price is Right*!

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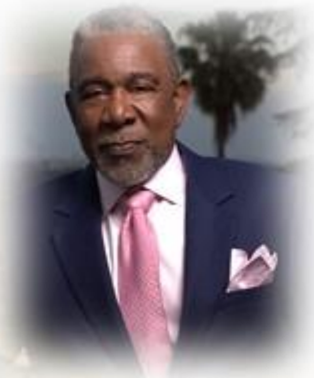
STRATEGIC PARTNERS

E.J. Fortenberry
Financial Advisor
Bernstein Private Wealth Management

E.J. Fortenberry, a financial advisor at Bernstein Private Wealth Management, partners with high-net-worth clients to provide solutions to their complex business and personal financial situations, and build a generational legacy for their families, causes, and communities.

- Co-leads Alliance Bernstein's Diverse Markets Strategies Group, a group designed to empower diverse and multicultural investors to change the trajectory of their wealth, impact, and influence, and encourages a fresh perspective on equity, advocacy, responsibility, and investing.
- Oversees a portfolio of assets of approximately $5 billion
- Focuses on working with entertainers and athletes
- Helps clients reach their goals through equitable advice, integrated planning, philanthropy, and purpose-driven investing



James Mackey
Entrepreneur

James Mackey is the Executive Director of - HELP - Helping Employees Learn Prosperity - Los Angeles County Registered Employee Organization

He currently serves as the Board Chair of the Central Neighborhood Health Foundation - Federally Qualified Health Center (FQHC).

- Dedicated Real Estate Investor
- Licensed Insurance Professional
- Registered Representative
- Founder/CEO of JimiMac Bespoke Tailor™, a full-service exceptional quality custom-clothing company for men
- Author

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GETTING STARTED

With TMA, you can rest assured that your employees will have financial peace of mind.

– Tanya Mackey

If you find your employees would benefit from expanding their knowledge and understanding of their personal financial situation, we offer the expertise, guidance, and solutions to guide them on their wealth-building journey.

Getting Started

Contact us at your earliest convenience.

We would be delighted to answer your specific questions and address any concerns you may have.

(310) 923-8640

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