

# Services & Value

Mason & Associates, LLC is a financial planning firm for State and Federal employees. We are a branch of an independent broker/dealer and are fully licensed, which allows our advisors the full range of financial solutions available in the industry. Understanding the nuances of various State and Federal defined benefit pensions separates our firm from others. You do not have to be a State or Federal employee to enjoy our exceptional planning services, but if you are, you absolutely want Mason & Associates on your team. Family-owned with traditional values and fully staffed with professional, courteous employees, we are a company doing business the way you always wanted a company to do business.

Mason & Associates, LLC will redefine the financial planning industry, client by client. Understanding that no financial plan can exist without thorough knowledge of a client's defined benefit pension, Social Security options, and employer benefits must be the starting point for any financial advice. We will manage growth through referrals and change lives through direct relationships, as well as radio-based education. We will never outgrow our unwavering commitment to personalized solutions and to recruiting team members with unquestionable character. We will build a practice that transcends its founders to continue providing consistent financial planning advice for clients and their families.

## Industry Specializations

Federal Employees: FERS, CSRS, CSRS Offset, & FERS RAE  
Virginia Retirement System: Plan 1, Plan 2, & Hybrid  
Huntington Ingalls Industries  
Military

## Fee-Based Investments

Strategic  
Tactical  
Tax Sensitive  
Separately Managed Accounts

## Financial Strategies

Roth IRA  
Traditional IRA  
SEP & Simple IRA  
529 College Savings Plan  
Small Business Strategies  
401(k) Planning  
Defined Benefit Pension Planning

## Income

Variable Annuities  
Fixed Index Annuities

## Estate

Term Life Insurance  
Whole Life Insurance  
Universal Life Insurance  
Variable Universal Life Insurance  
Second-to-die Universal Life Insurance  
Fixed Universal Life Insurance  
Long-term Care Insurance  
Survivor Benefit Planning

## Additional Services & Areas of Expertise

Thrift Savings Plan (TSP)  
Social Security Optimization Strategies  
Voluntary Contribution Plan (VCP) for CSRS & CSRS Offset  
Federal Employees' Group Life Insurance (FELI)  
Federal Long Term Care Insurance Program (FLTCIP)

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