



Introduction to Optimal Employee Solutions, LLC

Aren't you tired of calling multiple people to take care of your financial needs? Let us help you to cut this number down to one call. Through our partnership with trusted vendors and providers, we offer a one-stop shop for you, your business, your employees and their families. Our process begins with analyzing your needs, your budget, and your priorities. Our goal is to deliver a comprehensive program that will give you 100% satisfaction protecting all aspects of your life. Please review the following and let us know where you want to begin:

For your employees:

1. Group Health Insurance (Major Medical and Self-funding Plans)
2. Group Dental and Vision Coverages
3. Group Life Insurance
4. Group Short and Long-Term Disability Insurance Coverages
5. Group Wellness Program
6. Financial Workshops¹
7. Retirement Solutions¹ (Defined Benefit and Defined Contribution Plans, Unqualified Retirement Solutions, Executive Incentive Programs)

For your business:

1. Keyperson Insurance¹
2. Buy/Sell Agreements¹
3. Successor Planning¹

For personal planning:

1. Individual Financial Planning¹
2. Investment Management Services¹
3. College Savings Solutions¹
4. Individual Life and Disability Insurance Solutions¹
5. Estate Planning¹



About Optimal Employee Solutions, LLC

Optimal Employee Solutions, LLC was founded by Michael Pechersky, CFA to serve as the provider of employee benefit solutions. Michael Pechersky has spent over 20 years in financial services industry. He held various positions at major financial firms from an accountant to a senior Portfolio Manager before becoming first an agent and then a wealth adviser at New York Life Insurance Company in 2012. Michael obtained a BS in Accounting from Brooklyn College in 1995, MBA in Investment Management in 2000 and was awarded a Chartered Financial Analyst designation in 2001.

Our Partners/Vendors:

New York Life Insurance Company

Michael is proud to be affiliated with New York Life Insurance Company. New York Life and its wholly-owned subsidiaries provide life insurance, annuities, long-term care insurance, and mutual funds. A mutual insurance company, New York Life is the largest mutual individual life insurance company in the United States* and holds the highest possible financial strength ratings currently awarded to any life insurer from all four of the major credit rating agencies: A.M. Best (A++), Fitch (AAA), Moody's Investor Service (Aaa), Standard & Poor's (AA+). (Source: Individual independent rating agency commentary as of 7/1/15)

HR360

Through our strategic partnership with HR360, Optimal Employee Solutions is focused on helping employers enhance their organizations and realize their goals by proving human resource strategies, services, programs, solutions and practices. HR360 specializes in HR functional assessments, the design and implementation of compensation programs, HR compliance with federal and state regulations, HR leadership staff augmentation, HR Technology Analysis/Support and leadership training.





Disclosures

¹Investment advisory services are offered through Eagle Strategies LLC. Michael Pechersky is a Registered Investment Representative in the states of New York, New Jersey, Connecticut and California. As such, these services are strictly intended for individuals residing in the states referenced.

Michael Pechersky is also licensed as an Agent to sell insurance through New York Life Insurance Company and may be licensed with various other independent unaffiliated insurance companies in the states of NY, NJ, CT, WA, TX and CA. No insurance business may be conducted outside this/these states referenced. Insurance License Number in CA is 0I39424.

Additionally, Michael Pechersky is a Registered Representative of and offer securities products & services through NYLIFE Securities LLC, (Member FINRA/SIPC), A Licensed Insurance Agency, 120 Broadway, 29th Floor, New York, NY 10271. In this regard, this communication is strictly intended for individuals residing in the states of NY, NJ, CT and CA. No offers may be made or accepted from any resident outside the specific states referenced.

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