

The MBA member services team, part 2



Myra Warren

Season's greetings! For December, our focus is on team members Marcus², who are responsible for managing Retirement Savings plans (what you do now) and paying death claims (the return on what you do now).

Marcus Harley

Marcus Harley joined MBA in 2011 and he manages our Retirement Savings Plan portfolio. Here is Marcus at a glance:

Graduated from Norfolk State University in 2008 with a B.S. in business finance.

Are you a member of any organizations? Alpha Phi Alpha, Inc. I share its motto, "First of all, Servants of all, we shall transcend all."

When are you happiest? Around family and friends.

What is your greatest fear? Letting my mother and grandmother down.

If you could have dinner with someone famous, dead or alive, who would it be and why? W.E.B Dubois, to get his current views on education.



Marcus Harley

What are you proudest of? Being a leader in my family, serving as the glue that keeps it together.

What are your favorite pastimes? Playing sports, traveling, bike riding and watching documentaries.

What are some of the highlights of your life? Pledging and crossing over (Alpha); graduating college.

What would people be surprised to know about you? I'm very goofy and energetic.

What would you like to do before dying? Have kids, leave a legacy, see the pyramids of Giza and the Great Wall of China.

Do you have any words of wisdom for readers about Retirement Savings Plans (RSPs)? MBA makes it easy to prepare for tomorrow by investing in a Retirement Savings Plan today. RSPs offer reliable interest rates. Based on that, it makes it easy to let your money sit there. This discipline could allow you to look up and realize that you've doubled your investment. RSP is a solid option for your future. What if Social Security isn't around when you retire?

I'll spotlight a couple of options:

- Consider the Roth if you want your money taxed up front, at age 59½ with the policy in existence for at

least five years. This one could be for you because at that point, what you see is what you get.

- Consider a Non-Qualified Deferred Annuity if you prefer no limitations on the amount you can contribute, no income limits for eligibility and no mandatory distributions at a certain age.

If you already have an RSP and would like to get a withdrawal, you can visit our website for forms if you have a Roth or Traditional. (Please fill out the entire form and only choose one option under "Type of Distribution." If you have a Non-Qualified, simply send a written request.)

Marcus Young



Marcus Young

Marcus Young joined MBA in 2007 and he processes death claims. Here is Marcus at a glance:

He is a newlywed, married to Charlotte. We reached out to Charlotte to get her input, and these are some of the things that she said about him: "True fashionista; he owns over 30 bottles of cologne—he always smells good; he's a stickler for time; takes pride in the things he does; adaptable and caring."

What is your favorite football team? The Arizona Cardinals.

What is your mantra? Be careful who you trust.

If you could have dinner with someone famous who is deceased, who would it be and why? I would choose Tupac; I would ask him how he did what he did in terms of having his music selected as a curriculum in many universities.

If you could have dinner with someone famous who is alive, who would it be and why? I would choose Tom Brady, Quarterback for New England. I would discuss his community outreach because it fascinates me.

What would people be surprised to know about you? I would also like to meet Meryl Streep, because she doesn't act—she transforms her roles. Also, I would do high school over and would be that person who sits in front of the class.

What do you enjoy most about working at MBA? The people I work for and with. I enjoy assisting our grieving members. It brings me great joy to inform those beneficiaries who don't know they are eligible to receive a death benefit, and the news brings them needed relief.

Do you have any words of wisdom for our readers about death claims? Make sure you keep your beneficiary information updated. I would like to say to our millennial members: Consider the Paid Up in 20 Years policy, because your premiums stay the same and, in 20 years, the policy is fully paid. Over time, your cash value grows, and that's a real nice thing. I also want our readers to know that we at MBA cater to our members. We care about them and we are here to serve their needs.