

Preparing for Retirement?

Scarborough Alliance Group can help.

We can help you answer important retirement **questions** like:

- **How much** retirement income will you need?
- How will **inflation** affect your income?
- Should you take a **lump sum** pension or **monthly** payments?
- How should you **diversify** your investments?
- What should you do with your **401(k)** savings?



We have been working with IBEW Members for more than 35 years.

**Attention
IBEW Local 824
Members**



Some of our **Features** and **Benefits** include:

- Retire at age 55 with no penalties or restrictions on withdrawals
- No sales, withdrawal or surrender charges*
- Stable Value Fund available
- Independence; we can select from any fund family
- Experience with IBEW members and their retirement needs
- Personalized retirement planning

* An annual asset-based fee will apply as well as other internal expenses and fees of the funds.

If you are interested in attending a Retirement Planning Workshop, or for more Plan information, call

Jim Lohnes at (941) 592-6302

or visit us online at: www.scarboroughalliance.com



Scarborough Alliance Group

A Division of PlanMember Financial Corporation

Before investing, carefully read the prospectus(es) or summary prospectus(es) which contain information about investment objectives, risks, charges, expenses and other information all of which should be carefully considered. For a copy of the current Summary Plan Description, call (800) 223-7608. Investing involves risk. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price.

Asset Allocation or the use of an investment advisor does not ensure a profit nor guarantee against loss.

Representative registered with and offers securities and advisory services only through PlanMember Securities Corporation (PSEC), a registered broker/dealer, investment advisor and member FINRA/SIPC.

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