



Mike Whaley, CFP®
Certified Financial Planner



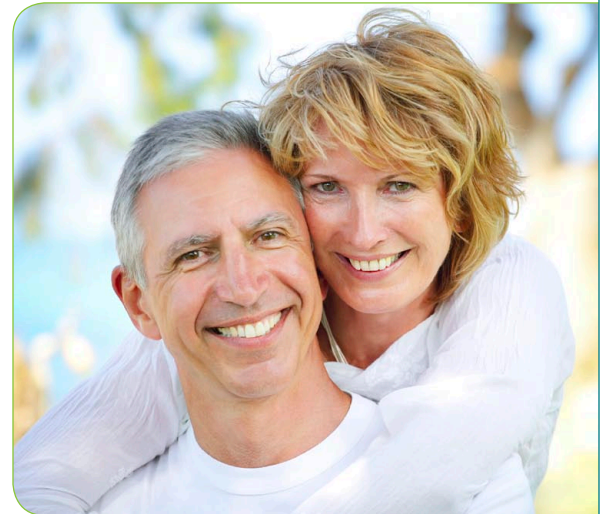
Toni Whaley
Financial Advisor

Phone: (443) 283-3482
www.WhaleyFinancialServices.com

Whaley Financial Services and PlanMember Securities Corporation are independently owned and operated companies.

DROP Something Extra in Your Nest Egg ***The Deferred Retirement Option Program***

A Deferred Retirement Option Program (DROP) is an optional retirement savings program through which eligible school district employees who are nearing retirement can have their monthly state retirement system benefit deposited into a tax-deferred investment account while continuing to work and draw a salary. All district employees who meet the age and/or service requirements of the state are eligible to participate, and eligible employees may participate for a defined range of years. At the end of the DROP period, state retirement system benefits begin to be paid to the participant and the DROP account is available to either supplement income or rollover to an IRA or other eligible plan.



One Size Does Not Fit All

If you feel the DROP program may be right for you, it's critical that you work with an experienced professional that can provide you with diversified investment vehicles and personalized guidance. All too often, employees are sold investment or annuity vehicles that may not be appropriate for DROP investing, including complex fixed indexed annuities that can contain excessive fees and restrictions. In addition, there is often no organized process for retirees or near-retirees to fully understand their DROP investment options.

Your DROP Program Solution

As a registered representative of PlanMember Services, a selected a provider for your district's 403(b) plan, I can provide you with access to a broadly and diversified selection of investment and annuity options that includes:

- Professionally managed portfolios of low cost, no-load and load waived mutual funds¹
- Representative assisted mutual fund accounts where I can help you choose from more than 1,350 mutual funds from 15 different fund companies
- A variety of fixed annuity options that provide guaranteed interest rates²

I would be happy to explain these options to you in detail as well provide you with the guidance to help you make the most of your DROP account and integrate it into your overall retirement savings and income strategies. To arrange a no-obligation DROP consultation, simply contact me at the phone number or email at left.



PlanMember
SERVICES
Planning your future...today.®

1. An asset-based fee applies as well as the internal fees and expenses of the funds.
2. Guarantees and benefits based on the claims-paying ability of the underlying insurance company.

Before investing carefully read the prospectus(es) which contain information about investment objectives, risks, charges, expenses and other information all of which should be carefully considered before investing. For current prospectus(es) call (800) 874-6910. 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 securities and advisory services only offered through PlanMember Securities Corporation

A registered broker/dealer, investment advisor and member FINRA/SIPC. PlanMember is not liable for ancillary products or services offered by this representative.