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**PlanMember**  
SERVICES  
*Planning your future...today.®*

## Getting the Most from Your Retirement Investments

**What would you think** of a retirement plan program that provided you with a professionally-managed portfolio consisting of low-cost mutual funds from some of the nation's most recognized fund companies and that was managed according to a time-tested approach to retirement investing? What if at the same time you could receive personalized retirement planning and education services that help take the guesswork out of retirement planning?

The PlanMember Services Elite Program combines professional portfolio management services with no-load and load-waived mutual funds\* from **American Funds, Vanguard, T. Rowe Price, OppenheimerFunds and Dodge & Cox**. Each fund is specifically selected for retirement investing and features no front-end sales charges or back-end surrender penalties\*. You can select the Elite Program **Index Option** that favors investments in index mutual funds or the Elite Program **Hybrid Option** that combines index funds with actively-managed funds.

### **A Time-Tested Approach to Retirement Investing**

The Elite Program Index and Hybrid options each offer model PlanMember Asset Allocation Portfolios that are managed by experienced investment professionals according to the same investment approach used by the nation's largest pension plans. You can benefit from a time-tested process that is based on a disciplined investment process, broad investment diversity and active portfolio management.

### **The Benefits of Membership**

When you become a participant in the PlanMember Services Elite Program, you also receive a number of valuable membership services that help take the guesswork out of retirement planning and provide the foundation to help you achieve a financially secure retirement.

### **Personalized Planning Services**

You receive personalized retirement planning services that helps you establish your retirement income goals, calculate your retirement savings estimates and recommends a PlanMember Elite investment portfolio designed to meet your specific investor profile.

### **Ongoing Education and Support Services**

A variety of valuable education and support services help keep you informed and actively involved in the progress of your plan. These services include Internet account access, interactive planning tools, a toll-free account service line, membership newsletters, financial market updates and electronic delivery of trade confirmations, prospectuses other investment information.

To learn more about the PlanMember Elite Program, simply call or email me. I will be happy to answer any questions you may have as well as provide you with a complimentary plan and savings analysis.

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

*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.*

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