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

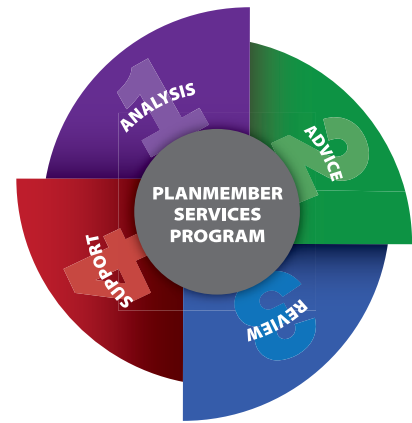
## The PlanMember Services Program

### Experience the Power of Membership

**When you make** the decision to become a PlanMember, you join the ranks of nearly 50,000 members nationwide who enjoy the diversified product selection and valuable membership services provided through the PlanMember Services Program. Members have access to a complete platform of investment products<sup>1</sup> that includes professionally managed portfolios of low cost, no-load and load-waived mutual funds<sup>2</sup> from several of the nation's most recognized fund companies. Members can also invest in guaranteed annuity options<sup>3</sup> or can self-direct their portfolios and select from more than 600 mutual funds from over twenty different fund families.

Through a unique four-step planning system, the PlanMember Services Program also provides members with a proven approach to retirement planning. These valuable services help take the guesswork out of retirement investing and provide members with the foundation to achieve their retirement dreams.

### A Proven Approach to Retirement Planning



- 1. Personalized Plan and Savings Analysis** — This "road-map" to retirement planning helps members establish their retirement income goals, estimate savings needs, calculate projected Social Security and/or state retirement system benefits and recommends a PlanMember Asset Allocation Portfolio that meets their personal investor profile.
- 2. Professional Investment Advice** — Members can benefit from professional investment advisory services that include mutual fund selection and portfolio management services by experienced PlanMember investment professionals. Members also receive personalized recommendations for a PlanMember Asset Allocation Portfolio that is actively managed according to a time-tested approach to retirement investing.
- 3. Annual Retirement Plan Review** — This yearly planning check up helps members stay on track with their long-term goals by recommending adjustments to their savings amounts and investment strategies as their circumstances change.
- 4. Ongoing Education and Support** — Members stay informed and actively involved in their plan through a variety of education and support services. These services include a toll-free service center, 24/7 online account access, planning calculators and tools, quarterly consolidated statements, membership newsletters, financial market updates and a personalized PlanMember membership card.

If you would like to learn more about the PlanMember Services Program and how it can help you achieve your retirement dreams, simply call or email me. I will be happy to answer any of your questions.

- 1. Some options may not be available through all plans.*
- 2. An annual asset-based fee applies as well as other internal expenses and fees of the funds.*
- 3. Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company.*



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

*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.