Your Money Matters

An Informational Newsletter from PlanMember Securities Corporation

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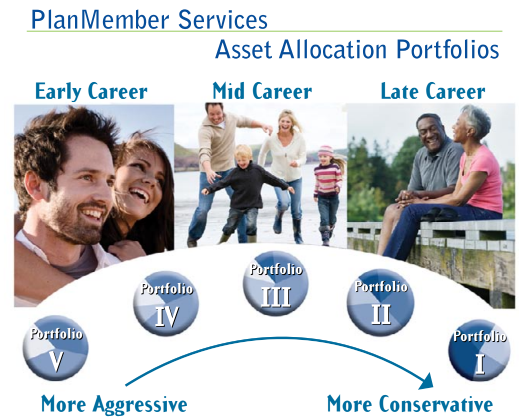
Whaley Financial Services and PlanMember Securities Corporation are independently owned and operated companies.

A Time-Tested Approach to Retirement Investing

Avoiding the Common Investor Mistakes

There are two occasions when people seem to forget basic investment principles. The first is when the market is up. The other is when it is down. When investors over react to short-term market movements, it can lead to a "buy high and sell low" approach that can almost ensure that they never reach their long-term retirement goals.

Experienced investment professionals use a time-tested approach to retirement investing that is based on a disciplined process, broad investment diversity and active portfolio management. This is how the professionals manage the nation's largest pension plans, and this is how the PlanMember Services Program helps individual investors achieve their retirement goals.



The PlanMember Services Program offers a professionally-managed asset allocation portfolio for each stage of your life. Each PlanMember Portfolio consists of a strategic blend of quality mutual funds and is managed with the same time-tested approach used by the nation's largest pension plans.

A Disciplined Investment Process

Institutional pension plans, such as state retirement systems and large corporate pension plans, manage more than $5 trillion in retirement assets. Just like institutional pension plan managers, PlanMember investment professionals use a disciplined portfolio management process based on sound policies and procedures. This process combines an analysis of historic investment performance with a continual evaluation of current economic, political and financial market conditions. PlanMember investment professionals also maintain their long-term strategies throughout the inevitable ups and downs of financial markets and avoid common investor mistakes that can undermine long-term success.

Broad Investment Diversity

Drawing from a carefully selected collection of funds from some of the nation's leading fund companies, PlanMember investment professionals create broadly-diversified investment portfolios that pursue specific objectives within targeted risk and return parameters.

Active Portfolio Management

PlanMember investment professionals seek to strategically reduce investment risk through active asset allocation and diversification techniques. PlanMember Portfolios are periodically rebalanced or reallocated based on an evaluation of the underlying mutual funds and their anticipated performance in the expected economic environment. This active portfolio management helps ensure that each PlanMember Portfolio remains consistent with its investment objective as well as the conditions of the economy and financial markets.

The Benefits of Membership

PlanMember's time-tested approach to retirement investing is only one of the valuable membership services provided through the PlanMember Services Program. Members can also benefit from personalized planning and ongoing education services designed to help take the guesswork out of retirement planning and provide the foundation to achieve a financially secure retirement.

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

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