

# Retirement like this won't happen by itself.

It takes a **plan.**

## Scarborough can help you answer important questions like:

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

*The use of diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.*



Visit us online at: [www.scarboroughalliance.com](http://www.scarboroughalliance.com)

## Attend a Retirement Planning Workshop

Tuesday, September 25, 2018  
6:00 pm – 8:00 pm

Northern Hudson Essex - Union Office  
695 Route 46, Suite #108  
Fairfield, NJ 07004

To reserve your seat (spouses welcome) or for more plan information, call Nuno Pereira at:  
**(877) 699-1211**

### Attention IBEW 827 Members

*We've been working with IBEW Members for more than 40 years*

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

Scarborough Alliance Group • One Bridge Street, Irvington, NY 10533 • (800) 223-7608.