

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

Attend a Retirement Planning Workshop

Thursday, September 20, 2018

Immediately following the General Membership Meeting

Milltown American Legion Post #25
4 J F Kennedy Drive
Milltown, NJ 08850

To reserve your seat (spouses welcome) or for more plan information, call Nuno Pereira at:

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.

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