

Retirement like this won't happen by itself. It takes a **plan.**

*We have been working with
IBEW Members for more than 45 years*



Attend a live Retirement Planning WEBINAR

Thursday, October 29, 2020, 12:00 pm ET

Thursday, October 29, 2020, 6:00 ET

Tuesday, November 10, 2020, 6:00 pm ET

To register for the webinar or for more information about the IBEW Local Unions Savings and Security Plan, call Steve Raymond.



Stephen Raymond

Regional Manager

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Lower interest rates will increase lump sum pensions in the 4th Quarter

The 4th Quarter 2019 GATT rate was 2.12%

The 4th Quarter 2020 GATT rate is 1.36%

*The GATT (General Agreement on Tariffs and Trade) rate is the average of the daily 30 year U.S. Treasury yields in a given month.

Source: <https://www.irs.gov/retirement-plans/weighted-average-interest-rate-table>
4th Quarter calculations use August rates.

Visit us online at: www.scarboroughalliance.com

Get answers to your questions:

- How much retirement income will you need?
- How will inflation affect your income?
- Should you take a lump sum pension or monthly payments?
- How should you diversify¹ your investments?
- What should you do with your 401(k) savings?

Some of our Features and Benefits include:

- Retire at age 55 with no penalties or restrictions on withdrawals
- No sales, withdrawal or surrender charges²
- Professionally managed asset allocation portfolios utilizing low-cost² index mutual funds
- Independence; we can select from any fund family
- Experience with IBEW members and their retirement needs
- Personalized Retirement Planning and one-on-one meetings available

1. The use of diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets. 2. An annual asset-based fee will apply as well as other internal expenses and fees of the funds.



Scarborough Alliance Group

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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.

Representative registered with and offers securities and advisory services only through PlanMember Securities Corporation, a registered broker/dealer, investment advisor and member FINRA/SIPC.

PlanMember also administers qualified retirement plans; these programs are not securities or obligations of Scarborough or PlanMember. Scarborough Alliance Group • One Bridge Street, Suite 70, Irvington, NY 10533 • (800) 223-7608.