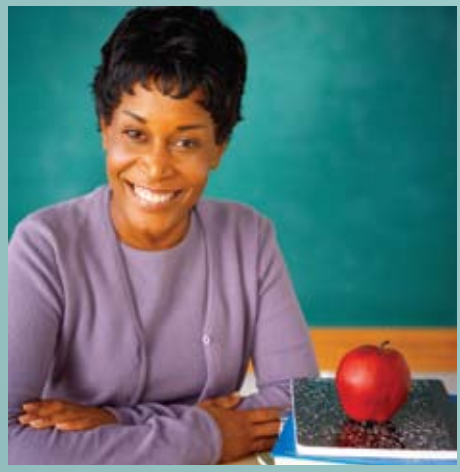


# The PlanMember Services Model 403(b) Plan

## A COMPREHENSIVE 403(b) PLAN SOLUTION



To meet the challenges of the new 403(b) regulations, plan sponsors need experienced partners. For more than two decades, PlanMember Services has partnered with school districts and other nonprofit employers to meet their retirement plan needs.

The PlanMember Services Model 403(b) Plan offers 403(b) plan sponsors a comprehensive solution to the new 403(b) plan regulations while providing their employees with the diversified investment selection and exclusive membership benefits of the PlanMember Services Program.

Through the PlanMember Services Model 403(b) Plan, plan sponsors are provided with comprehensive 403(b) plan compliance support that includes complete plan communication, administration and document services, as well as a wide range of investment options to meet the diverse needs of their employees. When they enroll in the PlanMember Services Program, employees can invest in a professionally managed PlanMember Elite Portfolio managed according to a proven approach to retirement investing. Or, they can choose from two guaranteed fixed account options<sup>2,3</sup> or self-direct their investment and select from more than 600 mutual funds from 24 of the nation's most recognized fund families. Employees can also benefit from a variety of additional membership services that are provided through the unique four-step PlanMember Services Retirement Planning System.

**1. Personalized Plan and Savings Analysis** — A personalized plan and savings analysis helps members establish their retirement income goals, estimate savings needs, calculate Social Security and/or state retirement system benefits and also recommends a professionally managed PlanMember Portfolio that matches their personal investor profiles.

**2. Professional Investment Recommendations** — Members can benefit from professional investment advisory services and recommendations, including mutual fund selection and portfolio management by experienced PlanMember investment professionals.

**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 saving and investment strategy as their life circumstances change.

**4. Ongoing Education and Support** — Members stay actively involved in their plan through a variety of education and support services that include a toll-free client service center, 24/7 Internet account access, online calculators and planning tools, quarterly consolidated statements, membership newsletters, financial market updates and a personalized PlanMember membership card.



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

# The PlanMember Services Model 403(b) Plan

## A Comprehensive 403(b) Plan Solution (continued)

### A Choice of PlanMember Investment Options

The PlanMember Services Model 403(b) plan offers your employees a choice of five PlanMember investment options with different features and service levels. Employees can decide which option is right for them based on their investment experience, service needs and comfort level. Whether they prefer a professionally managed account, a guaranteed fixed account or more of a do-it-yourself approach, PlanMember gives your employees the freedom to choose what's right for them.



#### PlanMember Elite

##### *A Proven Approach to Retirement Investing*

PlanMember Elite is a full service option featuring model PlanMember Asset Allocation Portfolios that are managed according to the same proven approach to retirement investing utilized by the nation's largest pension plans. Each PlanMember Portfolio consists of a strategic blend of load-waived and no-load mutual funds<sup>1</sup> from **American Funds, Vanguard, T. Rowe Price and Dodge & Cox**, and is managed according to a time-tested approach based on a disciplined process, broad investment diversity and active portfolio management.

#### The Symetra Flex Premium Fixed Annuity

##### *Fixed Growth and a Guaranteed Return of Premiums<sup>3</sup>*

The Symetra Flex Premium Plus Fixed Annuity is a flexible premium fixed deferred annuity designed for investors desiring guaranteed returns<sup>3</sup> and competitive interest rates. Flex Premium Plus has no front-end sales charges and offers the built-in benefits of a guaranteed return of purchase payments<sup>3</sup>, guaranteed lifetime income<sup>3,4</sup> and a nursing home and hospitalization waiver<sup>5</sup> of withdrawal charges.

#### The Symetra Daily Valued Fixed Account<sup>2</sup>

##### *A Guaranteed Daily Valued Fixed Account<sup>3</sup>*

The Symetra Daily Valued Fixed Account option is designed for employees who are concerned about asset protection and desire to allocate all or a portion of their assets to an insurance product that provides a guarantee against the loss of principal<sup>3</sup>. Unlike many fixed annuity products, the Symetra Daily Valued Fixed Account has no surrender charges for plan-responsive withdrawals or transfers to non-competing options within the plan.

#### PlanMember OptifundSelect Representative Assisted Personal Representative Support

The OptifundSelect Representative Assisted option is designed for retirement investors desiring to create their own mutual fund portfolio with the assistance of a PlanMember Registered Representative. This option provides access to more than 600 mutual funds from 15 fund companies including **AIM, American Funds, DWS Investments, Federated Investors, Fidelity Advisor, Franklin Templeton, MFS, OppenheimerFunds, Putnam and Security Funds**. The broad selection of available funds can allow employees to continue to invest in funds and fund companies that have been eliminated from your organization's plan as a result of the new 403(b) plan regulations.

#### PlanMember OptifundSelect Self-Directed

##### *A Do-It-Yourself Approach*

The PlanMember OptifundSelect Self-Directed option is designed for employees who wish to construct and manage their own investment account from a platform of more than 300 no-load and load-waived mutual funds<sup>1</sup> from many of the nation's most recognized fund companies including **AIM, American Century, American Funds, Fidelity, Franklin Templeton, Janus, MFS, OppenheimerFunds, Putnam, T. Rowe Price and Vanguard**.

1. An annual asset-based fee will apply as well as other internal expenses and fees of the funds.
2. May not be available in all employer plans.
3. Guarantees and benefits are subject to the claims-paying ability of the underlying insurance company.
4. Other income options are available.
5. May not be available in all states.

### Plan Compliance and Administration Solutions

The PlanMember Services Model 403(b) Plan also offers complete plan administration and document support, including strategic alliances with experienced third party administrators. In addition, PlanMember can provide sponsors with sample letters and other model notices to assist them in communicating with vendors and employees at every step of their efforts to comply with the new 403(b) plan regulations.

#### Installing the PlanMember Model 403(b) Plan

To learn more about installing the PlanMember Model 403(b) Plan as all or part of your organization's 403(b) plan, simply contact the PlanMember Service Center at (800) 874-6910 or go to [www.planmember403b.com](http://www.planmember403b.com).

*Before investing in any mutual fund 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.*

**Securities and advisory services offered through PlanMember Securities Corporation**

A registered Broker/Dealer, Investment Advisor and member FINRA/SIPC