

Questions You Need To Ask Any Financial Advisor

When planning for retirement, it pays to team up with the right financial partner. Perhaps you are considering other financial products for your retirement dollars. So how do you know Scarborough is the best?

By conducting a simple comparison. Here's a list of 10 important questions to ask a financial advisor. Compare others to Scarborough Alliance. We think the answers will speak for themselves, and you'll see why thousands of members have selected Scarborough as their retirement planning partner.

	Questions to Ask	Scarborough Alliance	Financial Advisor's Response
1.	"What do you use for a Fixed Income Fund?"	Scarborough uses a stable value fund which offers higher rates than a money market fund and less risk than a bond fund.	
2.	"Am I free to select funds from any fund family and do you offer investments of no-load / no transaction fee funds?"	Yes. Scarborough is independent and offers the best funds from any fund family. Our core funds are all no-load, no transaction fee funds ¹ .	
3.	"Can I talk directly to a retirement planning specialist when I need to?"	Yes. A retirement specialist is just a toll-free phone call away, ready to answer any questions you may have. Just call us at 800-223-7608.	
4.	"What are your up-front sales charges and commissions?"	No sales charges or commission charges in the nine core funds ¹ .	
5.	"If I am not satisfied for any reason, can I transfer my money to another company at any time without any withdrawal charges?"	Yes. There are no withdrawal or surrender charges, all of your account is available at any time.	
6.	"What would my total annual expenses be? How much do you get paid?"	The Plan's total annual expenses average 1.12% ² . This includes Scarborough's annual fee of 0.70%.	
7.	"Can I retire at 55 or older and have no IRS withdrawal penalties or restrictions?"	Yes. As a qualified retirement plan, the Plan allows penalty-free withdrawals with no restrictions if you retire at age 55 or older.	
8.	"Can I take a loan from my retirement account?"	Yes. You may borrow up to half of your account value with a maximum of \$50,000.	
9.	"How long have you been working with union members?"	Scarborough has been the trusted retirement planning partner for thousands of union members in 47 states since 1970.	
10.	"Do I have 24-hours-a-day, 7-days-a-week access to my account?"	Yes. Our toll-free hotline, 866-353-4015, and website, www.scarboroughalliance.com , give you access to your account information and allow you to make investment changes.	

If you have trouble getting comparative information, call us at 800-223-7608 and tell us the name of the company and funds recommended and we can help you make the comparison.

¹ The PRIMECAP Fund has a 1% redemption fee on transfers out for assets held in the fund for less than one year; the Harbor International Fund has a 2% redemption fee on transfers out for assets held in the fund for less than 60 days.

² Conservative Growth Portfolio