



Ted Edminster

Registered Representative
CA Insurance License #0615197

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Local: (559) 440-1095

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planmember.com/tedminster

City of Lemoore

Third Wednesday of each month

Advisor Available:

Council Chambers

1:00 pm to 2:00 pm

Public Works Conference Room

2:15 pm to 4:30 pm

Police Department

4:45 pm to 6:00 pm

457(b) Retirement Plans A Flexible Retirement Plan Solution

Most school districts, governmental organizations and other eligible nonprofit employers have long had the ability to offer 457(b) plans to employees. But prior to 2002, the advantages of a 403(b) plan often outweighed those of a 457(b) plan. Then in 2002, new legislation made 457(b) plans a more viable plan option for eligible plan sponsors.

Advantages of a 457(b) Plan

For qualified employers, a 457(b) plan provides their employees with a number of powerful advantages. These include:

- Contributions have no impact on 403(b) contributions. Employees can contribute up to the maximum annual limit to both plans.
- Plan withdrawals are available at any time after severance from employment. Unlike 403(b) and 401(k) plans, 457(b) plans are exempt from the 10% premature distribution (except qualified plan rollovers into a 457(b) plan).
- Can be more suitable for employees who need flexible distribution options, such as administrators, teachers, counselors and coaches.
- Greater flexibility for employees than 403(b) programs and can be appropriate for employees who are raising a family, pursuing a graduate degree or within a few years of leaving their employer.
- Broader catch-up provisions for those nearing retirement that are not aggregated with 403(b) plan catch-up provisions.
- Upon severance from employment, accumulations can be taken as a lump sum, rolled over into an IRA, another 457(b), a 403(b) program or a 401(a)/(k) plan of a new employer, or periodic payment options can be established.



Your Ideal 457(b) Plan Solution

PlanMember Services offers a comprehensive 457(b) Plan Solution that provides complete plan design, compliance and administration services, while providing employees with the personalized planning support and diversified investment choices they need to help make their retirement dreams a reality. Contact me today to learn more about how a 457(b) plan can benefit your organization and how the PlanMember Model 457(b) Plan could be your ideal plan solution.



For Educational Purposes Only

The contents of this communication are not intended to be nor should it be treated as tax, legal or accounting advice. Additional issues could exist that would affect the tax treatment of a specific transaction and, therefore, taxpayers should seek advice from an independent tax, legal or accounting advisor based on their particular circumstances before acting on any information presented.

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 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.

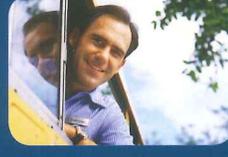
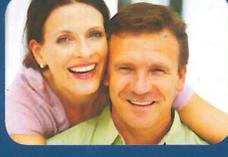
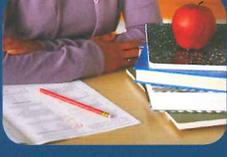
Representative registered with and offers only securities and advisory services through PlanMember Securities Corporation.

A registered broker/dealer, investment advisor and member FINRA / SIPC. PlanMember is not liable for ancillary products or services offered by this representative.

6187 Carpinteria Ave, Carpinteria, CA 93013 (800) 874-6910



Plan now.



PLANMEMBER SERVICES **MODEL PLAN**



PlanMember
SERVICES

Planning your future...today.®

EFS
PlanMember

Deferred Compensation Services

Your single source for Deferred Compensation

At EFS we keep you in
good company..



WE KNOW
WALL STREET AND
MAIN STREET®

Other providers available upon request



Portfolio Descriptions and Index Option Mutual Fund Allocations

PlanMember Services Portfolios

PORTFOLIO I

Objective: Stability of principal and inflation protection

Portfolio I invests primarily in money market and/or bond funds. An allocation of stock funds also may be included to protect against inflation.



PORTFOLIO II

Objective: Stability of principal and moderate growth

Portfolio II invests in money market and/or bond funds for stability, with allocations of large and small-company stock funds for growth and protection from inflation.



PORTFOLIO III

Objective: Moderate growth

Portfolio III typically invests in a combination of large and small-company stock funds, along with money market and/or bond funds.



PORTFOLIO IV

Objective: Long-term growth

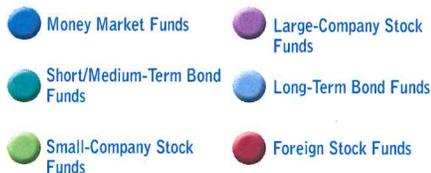
Portfolio IV invests in stock funds, with small investments in money market and/or bond funds. Equity allocations are typically split among small and large-company domestic stock funds, as well as international stock funds.



PORTFOLIO V

Objective: Maximum long-term growth

Portfolio V typically contains an asset mix that is split among small and large-company domestic stock funds as well as international stock funds.



Portfolio allocations are for illustration purposes only and are not intended to depict any current or past PlanMember Portfolio allocations.

Quarterly Market Outlook and Portfolio Strategy

The stock market continues to rally, with the S&P 500 returning 9.00% year-to-date as of February 29, 2012. This trend was primarily driven by favorable economic data, which included an improvement in the housing sector and an increase in employment. The positive effects of such data have been further compounded by the record profits being generated by domestic corporations.

In spite of this good news, the situation in Europe remains a source of concern for many investors as countries such as Greece continue to suffer economic deterioration. The only real response to the crisis has been a continued push for austerity in an effort to reduce sovereign debt. Unfortunately, such measures may do more harm than good, as they are likely to undermine these already weakened economies.

Interest rates remain at extremely low levels due to

Federal Reserve policy. This makes it difficult for fixed-income investors to generate reasonable returns from interest payments alone. In addition, it seems likely that yields will not rise significantly in the near future as Federal Reserve Chairman Ben Bernanke recently stated his commitment to keep yields low through at least 2014.

In light of an improving economy and the continuation of a low interest rate policy, we have implemented a change to the structure of the PlanMember Portfolios. In general, we have reduced our allocations to fixed-income and increased our positions in domestic equity. We have also slightly increased our international equity holdings where appropriate. This general strategy will differ depending on both the PlanMember Program and Portfolio in question.

CURRENT ELITE INDEX PLANMEMBER PORTFOLIO ALLOCATIONS

Mutual Fund	I	II	III	IV	V
Vanguard GNMA	16%	12%	7%	-	-
Vanguard High-Yield Corporate	15%	18%	14%	10%	-
Vanguard Inter-Term Investment-Grade	15%	14%	13%	11%	-
Vanguard Long-Term Investment-Grade	-	5%	5%	5%	-
Vanguard Short-Term Investment-Grade	18%	11%	5%	-	-
Vanguard Total Bond Market	24%	15%	12%	-	-
Vanguard Growth Index	6%	9%	10%	14%	21%
Vanguard Small-Cap Growth Index	-	-	6%	12%	15%
Vanguard Small-Cap Value Index	-	-	7%	13%	17%
Vanguard Value Index	6%	11%	13%	16%	22%
Vanguard Emerging Markets Index	-	-	-	6%	9%
Vanguard European Stock Index	-	-	-	5%	5%
Vanguard Pacific Stock Index	-	-	-	8%	11%
Vanguard Total International Stock	-	5%	8%	-	-
Total	100%	100%	100%	100%	100%

Asset Class Breakdown

Money Market Funds	0%	0%	0%	0%	0%
Fixed-Income Funds	88%	75%	56%	26%	0%
Domestic Equity Funds	12%	20%	36%	55%	75%
Global/Foreign Equity Funds	0%	5%	8%	19%	25%

Foreign securities pose additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions and accounting standards. High-yield, high-risk bonds generally involve more credit risk. These securities may also be subject to greater market price fluctuations than lower-yielding, higher-rated debt securities. Fixed-income investments are subject to interest rate risk and values may decline in an increasing interest rate environment. Small and mid-cap investments may have additional risk including greater price volatility.

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 current prospectus(es) call (800) 874-6910. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price. Mutual funds and money market funds are not insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of \$1 per share, it is possible to lose money by investing in these funds.

Asset allocation or the use of an investment advisor does not ensure a profit nor guarantee against loss.



Portfolio Descriptions and Hybrid Option Mutual Fund Allocations

PlanMember Services Portfolios

PORTFOLIO I

Objective: Stability of principal and inflation protection

Portfolio I invests primarily in money market and/or bond funds. An allocation of stock funds also may be included to protect against inflation.



PORTFOLIO II

Objective: Stability of principal and moderate growth

Portfolio II invests in money market and/or bond funds for stability, with allocations of large and small-company stock funds for growth and protection from inflation.



PORTFOLIO III

Objective: Moderate growth

Portfolio III typically invests in a combination of large and small-company stock funds, along with money market and/or bond funds.



PORTFOLIO IV

Objective: Long-term growth

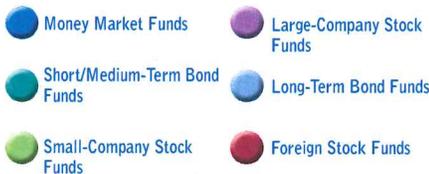
Portfolio IV invests in stock funds, with small investments in money market and/or bond funds. Equity allocations are typically split among small and large-company domestic stock funds, as well as international stock funds.



PORTFOLIO V

Objective: Maximum long-term growth

Portfolio V typically contains an asset mix that is split among small and large-company domestic stock funds as well as international stock funds.



Portfolio allocations are for illustration purposes only and are not intended to depict any current or past PlanMember Portfolio allocations.

Quarterly Market Outlook and Portfolio Strategy

The stock market continues to rally, with the S&P 500 returning 9.00% year-to-date as of February 29, 2012. This trend was primarily driven by favorable economic data, which included an improvement in the housing sector and an increase in employment. The positive effects of such data have been further compounded by the record profits being generated by domestic corporations.

In spite of this good news, the situation in Europe remains a source of concern for many investors as countries such as Greece continue to suffer economic deterioration. The only real response to the crisis has been a continued push for austerity in an effort to reduce sovereign debt. Unfortunately, such measures may do more harm than good, as they are likely to undermine these already weakened economies.

Interest rates remain at extremely low levels due to

Federal Reserve policy. This makes it difficult for fixed-income investors to generate reasonable returns from interest payments alone. In addition, it seems likely that yields will not rise significantly in the near future as Federal Reserve Chairman Ben Bernanke recently stated his commitment to keep yields low through at least 2014.

In light of an improving economy and the continuation of a low interest rate policy, we have implemented a change to the structure of the PlanMember Portfolios. In general, we have reduced our allocations to fixed-income and increased our positions in domestic equity. We have also slightly increased our international equity holdings where appropriate. This general strategy will differ depending on both the PlanMember Program and Portfolio in question.

CURRENT ELITE HYBRID PLANMEMBER PORTFOLIO ALLOCATIONS

Mutual Fund	I	II	III	IV	V
Federated Institutional High Yield Bond	15%	18%	14%	10%	-
Vanguard GNMA	16%	12%	7%	-	-
Vanguard Inter-Term Investment-Grade	15%	14%	13%	11%	-
Vanguard Long-Term Investment-Grade	-	5%	5%	5%	-
Vanguard Short-Term Investment-Grade	18%	11%	5%	-	-
Vanguard Total Bond Market	24%	15%	12%	-	-
Vanguard Growth Index	6%	9%	10%	14%	21%
Vanguard Small-Cap Growth Index	-	-	6%	12%	15%
Vanguard Small-Cap Value Index	-	-	7%	13%	17%
Vanguard Value Index	6%	11%	13%	16%	22%
American EuroPacific Growth	-	-	-	6%	8%
American New World	-	-	-	6%	9%
Vanguard Pacific Stock Index	-	-	-	-	8%
Vanguard Total International Stock	-	5%	8%	7%	-
Total	100%	100%	100%	100%	100%

Asset Class Breakdown

Money Market Funds	0%	0%	0%	0%	0%
Fixed-Income Funds	88%	75%	56%	26%	0%
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Foreign securities pose additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions and accounting standards. High-yield, high-risk bonds generally involve more credit risk. These securities may also be subject to greater market price fluctuations than lower-yielding, higher-rated debt securities. Fixed-income investments are subject to interest rate risk and values may decline in an increasing interest rate environment. Small and mid-cap investments may have additional risk including greater price volatility.

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Asset allocation or the use of an investment advisor does not ensure a profit nor guarantee against loss.

City of Lemoore 457 Plan

In order to provide its employee's with the best benefits possible, The City of Lemoore has chosen Tax Deferred Services as its 457 Plan administrator. As a true third party administrator, we offer you a wide variety of plans and investment options. In addition to the information you find in this packet on Security Benefit, we offer plans by, Pacific Life, FTJ Fund Choice, Sun America and Life of the Southwest's Indexed annuity.

There is also an investment guide (disregard any mention of 403b as not available to your employer) that you may find informative.

One you have had a chance to review the enclosed information, please contact your representative Ted Edminster at **888-473-2726** to receive your personal retirement projection (including CalPers and any current retirement assets you may have).

Invest In Your Future

Reduce Taxes Today

Are you thinking of waiting to start? Please review the back side of this page.

Cost of Waiting

A person 30 years old, setting aside \$100.00 per month, (a total investment of **\$1,200** per year) starting today and earning an average of 8%* per year.

Start today and in 20 years you could have	\$57,266.
Wait one year and you could have	\$51,865.
Which results in a potential loss of	\$ 5,401.

If you start today, at age 65, you could have	\$215,635.
Wait one year to start and you could have	\$198,503.
Which results in a potential loss of	\$ 17,132.

Find out what it will take for you to retire comfortably!

PlanMember Services Model Plan Program

Seven Step Account Set-up and Checklist

1. Complete PlanMember Services Client Profile form (not required for existing clients that have a Client Profile form on file with PlanMember Services)
2. Complete PlanMember Services Model Plan Retirement Account Application. Indicate the percentage of investment to be directed to each investment option
3. Complete PlanMember Services Exchange/Transfer/Direct Rollover Request form (if client has an exchange/transfer/direct rollover)
4. Complete any additional paperwork specific to the PlanMember Services Model Plan investment option(s) chosen. All additional paperwork is included in the investment option booklets

PlanMember Elite

- PlanMember Services Program Investment Advisory Agreement
(be sure to also provide client with a copy of the Investment Advisory (ADV) flyer)

PlanMember Select

- PlanMember Select Sales Charge Reduction Request form (required only if client qualifies for reduced sales charges under Rights of Accumulation or a Letter of Intent)

Symetra Daily Value Fixed Account

No additional paperwork required

Annuity Investors Life GreatFlex 6SM

- Application for flexible premium fixed annuity (Order Ticket)
- GreatFlex 6 Disclosure Document
- State-Specific Replacement forms (only required if source of funds for the contract is another insurance product)
State-specific forms are found through the PlanMember Partners website
- Rollover, Transfer and/or Exchange Request (for nonqualified 1035 exchanges only)

5. Complete Employer or Third-Party Administrator's Salary Reduction Agreement (if client has salary deferrals). Indicate the total deferral amount to ALL PlanMember Services Model Plan investment options selected on the Salary Reduction Agreement)
6. Return all forms to: **PlanMember Services**
6187 Carpinteria Ave.
Carpinteria, CA 93013
7. Return Salary Reduction Agreement to Employer and/or Third-Party Administrator

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Representative registered with and securities and advisory services offered through PlanMember Securities Corporation

A registered broker/dealer, investment advisor and member FINRA/SIPC
6187 Carpinteria Ave, Carpinteria, CA 93013 (800) 874-6910

PlanMember Services Consumer Privacy Statement & Business Continuity Information Notice

PlanMember Financial Corporation and its subsidiary companies, PlanMember Securities Corporation, PlanMember Services Corporation and PlanMember Advisors Corporation appreciate the trust you place in us when you ask us to help plan your future. You trust us with your private, personal information when you invest with us, and we are committed to protecting it. PlanMember does not sell information about you to others. To learn more about how PlanMember collects and uses your personal information, please read this notice.

Consumer Privacy Statement

PlanMember Companies Subject to this Policy

This policy applies to all PlanMember companies.

PlanMember's Sources of Information

About You

We collect personal information about you from:

- The information you provide on applications or other forms (such as your name, address and Social Security number)
- Your transactions with us
- Your registered representative (such as updated information pertaining to your account)

PlanMember's Use of Your Personal Information

We treat your information with respect and concern for your privacy. We may disclose information about you to our staff, affiliates, representatives, their affiliated businesses and nonaffiliated third parties who provide you with financial products and services. Nonaffiliated third parties may include retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers and clearing firms. Our privacy policy is the same for current and former clients. If you close your account, in the process of transferring your investments we may share your information with the new broker-dealer or custodian that you or your representative selects. If our representative servicing your account leaves us to join another broker-dealer, the representative is permitted to retain copies of your information so that he or she can assist with the transfer of your account and continue to serve you at their new firm. The representative's continuing use of your information will be subject to the new firm's privacy policy.

We may disclose information such as your name, address, Social Security number, date of birth, transactional information or other financial information, when necessary for us to provide you with financial products and services, report on your account or where disclosure is prescribed by law. For example, we report your tax related information to federal and state governments, and we may disclose information during the course of an audit or to law enforcement or regulatory agencies.

We do not disclose your information to nonaffiliated companies who intend to market their products to you. For example, we will not sell clients' names and addresses to a catalogue or marketing company.

We may also disclose any or all information we have collected about you to entities that perform services on our behalf such as bank custodians, mutual fund transfer agents or clearing broker/dealers. We may also enter into an information sharing agreement with your employer or its contracted third party administrator.

We make this type of disclosure to better service your PlanMember account or to inform you about PlanMember products and services. Before disclosing your information, we require these companies to promise to keep it confidential and use it only for the transaction we request.

Opting-In

If you live in an "opt-in" state where we are required to obtain your affirmative consent to share your nonpublic personal information with unaffiliated third parties who do not currently assist us in servicing your account, we will obtain your consent before we allow your advisor to take your information with him or her should your advisor leave PlanMember. Please note that you can withdraw your consent at any time by contacting us at (800) 874-6910.

Opting-Out

If you live in an "opt-out" state and do not want your advisor to take your information with him or her should your advisor decide to leave PlanMember in the future, you have the right to opt-out of such disclosure. If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. If you wish to opt-out now or at any time in the future, please contact us at (800) 874-6910.

Securing Your Information

Our staff, affiliates and representatives who have access to your information are required to follow our procedures reasonably designed to keep your information secure and confidential. Our physical, electronic and procedural safeguards have been reasonably designed to protect your information.

Cookies

PlanMember uses cookies to track usage of the website and to address security issues. We may also use cookies to store your preferences relating to use of our website. If you do not want to allow our website to place a cookie on your computer, you can change your browser's settings to deny cookies. However, this may affect your experience with certain features of our website.

Questions

You do not have to contact us to benefit from PlanMember's privacy protections as they apply automatically to all of our customers and former customers. However, if you have any questions after reading this privacy policy, we encourage you to contact your registered representative, write to us at PlanMember Services Corp. 6187 Carpinteria Ave., Carpinteria, CA 93013 or call us at (800) 874-6910.

Business Continuity Information Notice

At PlanMember Securities Corporation, we recognize how heavily our clients rely on our services. We also

recognize that the unexpected can and does occur from simple power outages to major incidents affecting multiple websites or locations. PlanMember Securities Corporation wants you to know that we have plans in place to help safeguard your assets and protect vital account information in the event of a business disruption.

PlanMember Securities Corporation has developed corporate disaster recovery plans that include the ability to recover from various situations including, but not limited to, unplanned evacuations, power outages, fire, earthquake and facilities failures that may cause interruptions to our business. Our plans address the ability to recover critical functions according to their time criticality. In order to maintain secure and effective plans, PlanMember Securities Corporation does not provide the specific details in this notice, but you should be aware that PlanMember Securities Corporation's corporate disaster recovery planning includes the following:

- Back up and recovery of critical information
- Identification and recovery of mission critical systems
- Alternate communications between PlanMember Securities Corporation and its customers
- Alternate communications with and physical location for its employees
- Regulatory reporting and communications
- Systems and telecommunications accessibility
- Review of financial and operational risks

Contacting Us

In the event of a significant business disruption where you cannot contact us as you normally would, you should contact our direct number at (800) 874-6910, or visit www.planmemberfinancial.com. If the magnitude of the disruption prohibits you from contacting us using these methods, your next alternative is to contact the registered representative who appears on your current statement, or the mutual fund company or insurance company directly. Contact numbers for these mutual fund companies and insurance companies are available on the Internet or in the individual prospectus supplied to you.

Please note that the PlanMember Securities Corporation Business Continuity Plan is reviewed regularly to ensure that it accounts for technology, process and regulatory changes. Material changes to our plan will be reflected in an updated Business Continuity Information Notice which will be posted on our website and delivered to customers when accounts are established. You may obtain a current written copy of this notice by contacting your PlanMember Securities Corporation registered representative or us directly at (800) 874-6910.

PlanMember Services Model Plan

Participant Summary Sheet

	PlanMember Elite	PlanMember Select	PlanMember Direct
TYPE OF INVESTMENT PROGRAM	Mutual fund-based investment advisory program.	Mutual funds with registered representative selection assistance.	Self-directed mutual funds.
WHO SHOULD CONSIDER THIS PROGRAM?	Investors who do not wish to select their own investments, but would prefer a professionally-managed investment portfolio suited to their unique investment goals, risk tolerance and time horizon.	Investors who wish to select their own investments with the assistance of their registered representative.	Investors who wish to select and manage their own investments.
INVESTMENT OPTIONS	<p>Professionally-managed PlanMember Services Asset Allocation Portfolios consisting of strategic combinations of no-load and load-waived mutual funds*. Investment objectives range from safety of principal and inflation protection to maximum long-term growth. The program includes five Index portfolios, which generally favor index funds, and five Hybrid portfolios, which supplements index funds with actively-managed funds.</p> <p><i>*An annual asset-based fee will apply as well as other internal expenses and fees of the funds.</i></p>	More than 1,350 individual mutual funds available in A, B and C share classes.	<p>More than 200 no-load and load-waived mutual funds*.</p> <p><i>*An annual asset-based fee will apply as well as other internal expenses and fees of the funds.</i></p>
PRODUCT FEATURES AND MEMBER SERVICES	<ul style="list-style-type: none"> Personalized retirement planning and investment advisory services Customized Personal Retirement Planner and Annual Retirement Plan Review Personalized asset allocation portfolio recommendations Experienced investment management team that makes asset allocation decisions, selects mutual funds, reviews fund literature, monitors portfolio managers and fund performance Toll-free service center and web account access Semi-annual membership newsletter, quarterly consolidated account statement, quarterly Financial Market Outlook and Portfolio Strategy, personalized membership card 	<ul style="list-style-type: none"> Investment assistance from a registered representative Toll-free service center and web account access Links to web-based fund research Semi-annual membership newsletter, quarterly consolidated account statement, quarterly Financial Market Outlook, personalized membership card 	<ul style="list-style-type: none"> Toll-free service center and web account access Links to web-based fund research Semi-annual membership newsletter, quarterly consolidated account statement, quarterly Financial Market Outlook, personalized membership card
AUTOMATIC ACCOUNT REBALANCING	Yes	Not available	Not available
MUTUAL FUND COMPANIES	American Funds, Dimensional Fund Advisors (DFA), Federated Investors, Fidelity, T. Rowe Price and Vanguard	AllianceBernstein, American Funds, Aquila Funds, DWS Investments, Federated Investors, Fidelity Advisor, Franklin Templeton, Hartford, Invesco, John Hancock, MFS, OppenheimerFunds, Pioneer, Principal, Putnam, Russell Investments (A Shares only) and Rydex SGI	American Century, Delaware, Dreyfus, Fidelity, Franklin Templeton, Invesco, Janus, JP Morgan, Neuberger Berman, Pioneer, RS Investments, Sentinel, OppenheimerFunds, T. Rowe Price and Vanguard
MUTUAL FUND INTERNAL EXPENSES¹	<p>Index Portfolio: 0.09% - 0.11%; Average: 0.10%</p> <p>Hybrid Portfolio: 0.19% - 0.25%; Average: 0.22%</p>	<p>A Shares: Range-see mutual fund prospectus; Average: 1.19%</p> <p>B Shares: Range-see mutual fund prospectus; Average: 1.96%</p> <p>C Shares: Range-see mutual fund prospectus; Average: 1.94%</p>	Depends on funds selected by client
SALES CHARGES	None	<p>A Shares: Front-end sales charge (max 5.75%)</p> <p>B Shares: Back-end contingent deferred sales charge (max 5.00%)</p> <p>C Shares: Back-end contingent deferred sales charge (max 1.00%)</p>	None
PROGRAM FEES	<p>Asset-based Advisory Fee²: Maximum of 2.00%. Maximum fee may be lower for certain Employer Groups. Additionally, fees may be reduced depending on Individual and/or Employer Group assets. Ask your Registered Representative for pricing specific to your Employer Group.</p> <p>Account Service Fee: \$50 annually for accounts under \$100,000.</p>	<p>Account Service Fee: \$50 annually. If client has multiple PlanMember Select accounts, a single PlanMember Select Account Service Fee will be charged. Fee is waived if client has over \$100,000 in PlanMember Advisor Program assets.</p>	Asset-based Account Service Fee: 0.35%
403(b) LOAN PROGRAM	Yes. \$100 loan set-up fee; no annual maintenance fee.	Yes. \$100 loan set-up fee; no annual maintenance fee.	Yes. \$100 loan set-up fee; no annual maintenance fee.

Continued on reverse

PlanMember Services Model Plan continued

	Annuity Investors Life GreatFlex 6 SM Fixed Annuity	Symetra Daily Value Fixed Annuity
TYPE OF ANNUITY	Flexible premium fixed deferred annuity.	Unallocated group fixed annuity.
INSURANCE COMPANY	Issued by Annuity Investors Life Insurance Company®	Issued by Symetra Life Insurance Company
WHO SHOULD CONSIDER THIS PRODUCT?	The Annuity Investors Life GreatFlex 6 Fixed Annuity is a flexible premium fixed deferred annuity designed for PlanMember participants desiring guaranteed returns ³ and competitive interest rates ⁴ .	Participants who have concerns about asset protection and wish to invest a portion of their assets in an insurance product that provides a guarantee against loss of principal ⁸ .
PRODUCT FEATURES AND PLANMEMBER PROGRAM SERVICES	<ul style="list-style-type: none"> • Additional first year interest on each purchase payment • Terminal Illness waiver⁵ • Extended Care waiver⁵ • Toll-free service center and web account access • Semi-annual membership newsletter, quarterly consolidated account statement, quarterly Financial Market Outlook, personalized membership card 	<ul style="list-style-type: none"> • Interest credited on a daily basis • No surrender charges for plan-responsive withdrawals or transfers to other options within the plan⁹ • Toll-free service center and web account access • Semi-annual membership newsletter, quarterly consolidated account statement, quarterly Financial Market Outlook, personalized membership card
WITHDRAWAL CHARGES	<p>Each purchase payment will have its own six-year early withdrawal charge period. The early withdrawal charge is based on the number of full years that have elapsed since the date on which the purchase payment was applied. This charge applies to partial withdrawals and surrenders and certain annuitizations. The early withdrawal charge will be calculated according to the following schedule: 9%, 8%, 7%, 6%, 5%, 4%, 0%. Free annual withdrawals of up to 10% of the account value as of the most recent contract anniversary after the first year.</p> <p>After the 10th contract anniversary, no early withdrawal charges will be applied. The early withdrawal charge is also waived:</p> <ul style="list-style-type: none"> • upon the death of the owner, • on amounts annuitized before the 10th contract anniversary for a period of five years or longer, or • after the seventh year of a 403(b) TSA or Governmental/Non-Governmental 457(b) plan when owner is age 55 or older and separated from service. This waiver also applies to contributions made by the employer if the contract is issued with an employer plan endorsement⁷. 	Not Applicable
PROGRAM FEES	None	None
403(b) LOAN PROGRAM	Yes.	Yes. \$100 loan set-up fee; no annual maintenance fee.

Insurance products are offered by PlanMember Securities Corporation, a licensed insurance agency, and may not be available in all areas.

Annuity Investors Life GreatFlex 6 is issued by Annuity Investors® Life Insurance Company, a subsidiary of Great American Financial Resources®, Inc. (Cincinnati, Ohio) under contract forms P1403304NW and P1429809NW and rider forms R6020808NW and R6019408NW. Form numbers may vary by state. Products and features not available in all states. The additional interest feature may be discontinued at any time for new issues of this contract. A loan may adversely affect your account value. Great American Financial Resources®, Inc. and the other subsidiaries under Great American Financial Resources®, Inc. are not affiliated with PlanMember Securities, PlanMember Services or the PlanMember Services Program.

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Withdrawals may be subject to federal income tax, and a 10% federal penalty tax may also apply to amounts withdrawn prior to age 59½. Consult your attorney or tax advisor for more information.

1. For Elite option, based on allocations as of 1/1/2011. For the PlanMember Select and PlanMember Direct options, as of 4/1/2009. Subject to change without prior notice. 2. Fee may be reduced for certain employer groups. 3. Guarantees and benefits are subject to claims-paying ability of Annuity Investors® Life Insurance Company. 4. For current interest rate information contact your PlanMember Representative. 5. Not available in Massachusetts. 6. The early withdrawal charge is 8% in the first contract year for 403(b)/457(b) plans in Alabama and Maryland. The early withdrawal charge is 8% in the first contract year for IRA and nonqualified plans in Iowa, Maryland and Minnesota. 7. This feature is included in contract form P1403304NW and is available according to current company practice. For contract form P1429809NW, the feature may be discontinued at any time. 8. Guarantees and benefits are subject to claims-paying ability of Symetra Life Insurance Company. 9. Transfers within a plan are limited to investments other than money market and fixed annuity options.

Insurance products are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency.

Before investing in any mutual fund carefully read the prospectus(es) which contains 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. Mutual funds and money market funds are not insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of \$1 per share, it is possible to lose money by investing in these funds. Asset allocation or the use of an investment advisor cannot ensure a profit nor guarantee against loss.

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