



Next Steps:

1. Complete the DP-PAYT form by checking the box indicating that you would like to rollover all or part of your DROP dollars. Then be sure to sign the form in front of a notary. Do not complete the last section, as this is for BENCOR use only.
2. Fax your form to the number provided or call us directly to make arrangements to meet, one-on-one, with a BENCOR representative.
3. Take a deep breath, relax and ENJOY your retirement! We will send you a completed copy of your DP-PAYT form, notify you when your money is safely in the account, and track your transaction at every step.

IT'S REALLY THAT EASY.

Call Today for a Personalized Review!
800-330-4014



WWW.BENCORPLANS.COM

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PHONE: 800-330-4014 | FAX: 888-678-5287

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Your DROP Roadmap



BENCOR Will Help You Navigate Toward a Successful Retirement.

We specialize in helping you solve your common retirement concerns:

- › A reduction of income in retirement
- › The cost of continuing health insurance
- › The right time to start social security
- › Transitioning into retirement after years of hard work
- › Planning the best way to kick off your retirement party or vacation

We are here to help ensure that your retirement plan is the roadmap leading toward the successful retirement that you want and deserve.

The BENCOR Difference

BENCOR is constantly striving to assist you with the stress-free plan you deserve to prepare for retirement. We are here to walk through each step of this process with you.

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How Else Can My BENCOR Plan Help Me?

- › The TFLIC Guaranteed Pooled Fund offers guaranteed principal and interest on all deposits, including your DROP rollover, 403(b)/457(b) rollovers, 401(k) rollovers, and IRA rollovers.
- › The TFLIC Guaranteed Pooled Fund does not have any fees or charges for any transaction as long as you maintain an account balance of \$1,000 (*however, other withdrawals and withdrawals due to Employer-Initiated Events may be subject to restriction and/or 5% charges*).
- › You have 100% access to your money by way of direct deposit or lump sum as soon as you have separated from service (*Internal Revenue Code age-based restrictions do apply*).
- › If your income needs ever change, your BENCOR Plan gives you the flexibility to update your withdrawal amounts whenever you want.

The Guaranteed Pooled Fund is a pooled separate account offered through Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, purchase, NY 10577, which provides the guarantee of principal and interest. TFLIC's claims paying ratings are: Standard & Poor's: AA: (Very Strong); Moody's: A1: (Good); A.M. Best: A+: (Excellent) Ratings do not imply approval of the group annuity product, nor do they refer to performance of the separate account.

Good News!

You are already the owner of an employer-sponsored **BENCOR SPECIAL PAY PLAN** with eligibility to receive your DROP rollover, even without an account balance.

Your **BENCOR** Plan takes the pressure of retirement planning off of you, so you can enjoy a well-deserved break before making such an important life decision.

Though your employer-provided **BENCOR** Plan was automatic for special pay, such as sick leave pay, annual leave-vacation pay, incentive pay, etc., we offer many optional choices that could be the perfect fit for your next steps into retirement.

The Guaranteed Pooled Fund uses a separate account to hold assets as collateral for the guarantees made under the group annuity contract. The fund is subject to the risk that the insurance company providing the guarantee of principal and/or interest will fail to meet its commitments. The Guaranteed Pooled Fund has internal expenses. Which can be found in the prospectus(es) which contain information about the 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. The investment return and principal value will fluctuate, and, when redeemed, the investment may be worth more or less than original purchase price.