



# Retirement Planning

**Investment Advisory Services  
available through  
Cammack LaRhette Advisors, LLC**  
65 William Street  
Wellesley, MA 02481  
Tel 781-237-2291 Fax 781-237-8536

*Please note that Cammack LaRhette  
cannot provide legal or tax advice.*



**INTERNATIONAL UNION  
OF OPERATING ENGINEERS**

**IUOE LOCAL 4  
ANNUITY & SAVINGS PLAN**

# Retirement Planning

## What is it?

A registered investment counselor from Cammack LaRhette Advisors will be available on an appointment basis to meet with union members for review of their IUOE Local 4 Annuity & Savings Plan investments.

## Who is Cammack LaRhette Advisors?

CLA is a Registered Investment Advisory based out of Wellesley, Massachusetts. CLA is an entity of Cammack LaRhette Consulting, which has operated in the retirement services industry for over 30 years. Our advisory representatives have all met the necessary regulatory requirements and have a minimum of nine years in the retirement services industry. The focus of the organization's participant services is to provide investment guidance and education to plan participants, to help develop an understanding of fundamental retirement investment principles, and foster savings goals for those who choose to meet with us on an appointment basis.

## What should I expect?

Appointments will range from 30 to 45 minutes depending on individual needs. The appointment will include a suitability assessment which considers personal factors (i.e. years to retirement, personal goals, etc.) followed by a review of the individual's current investment strategy for the IUOE Local 4 Annuity & Savings Plan. Our representatives will then offer investment guidance based on the needs/suitability assessment. Participants are fully responsible for initiating any changes and therefore under no obligation to act on the information provided.

## Where are appointments held?

Appointment locations will be offered at both the IUOE Medway location as well as Cammack LaRhette's Wellesley office.

## How do I schedule an appointment?

Call 1-800-293-2291. The scheduler will review the days that are available at each location. Evening appointments are also available.

## What should I bring?

To make the meeting more effective for you, bring your most recent quarterly statement from MassMutual. If possible, also bring your personalized retirement statement as distributed by the IUOE Local 4 Benefit Funds Office last fall.