



Mike Scarborough, President of Scarborough Capital Management

Scarborough Capital Management Offers Consultations and Advice for Retirees Facing Pension Buyout Decisions

NCR, Visteon, Ford, and Archer Daniels Midland Create Decision-Making Challenges with Recent Lump-Sum Pension Buyout Offers

ANNAPOLIS, Md., October 4, 2012—Scarborough Capital Management is hosting a series of webinars as well as personalized, free 30-minute consultations to assist and advise retirees and pre-retirees in making decisions about whether to accept recent lump-sum pension buyouts offered by NCR Corporation, Visteon Corporation, Ford Motor Company, and Archer Daniels Midland.

NCR

- Offering former employees the chance to take the money they are owed in lump-sum payments.
- Expects about 70 percent of 23,000 eligible former employees to accept the payment, available for former workers who are not currently drawing from their pensions.

Visteon

- Offering the one-time lump-sum offer to roughly 10,000 of the company's 20,000 U.S. participants.
- Participants eligible for the lump-sum offer will have until November 9th, 2012 to make their decisions.

Ford

- Offering 90,000 retirees a pension buyout. Retirees will receive lump-sum offers in phases.

Archer Daniels Midland

- Offering 7,000-7,500 former ADM employees the lump-sum offer who have not begun receiving distributions.

"A pension buyout decision can be daunting. There are many factors to consider when debating whether or not to accept a pension buyout," said Scarborough Capital Management President and CEO Mike Scarborough. "I encourage individuals who receive a pension buyout offer to speak with a trusted financial professional before making a final decision, even if they believe their decision has already been made."

At each complimentary webinar or consultation, Scarborough Capital Management will explain the terms of the pertinent company's recent lump-sum offer, discuss suitable options, and provide the opportunity for attendees to ask questions. Consultations will include a free *Personal Pension Analysis*.

The informational webinars for individuals facing a pension buyout decision from NCR, Visteon, and Ford will be held as follows:

- [NCR: Wednesday, October 3, 2012 at 2—3 P.M. EDT](#)
- [Visteon: Tuesday, October 9, 2012 at 10—11 A.M. EDT](#)
- [Visteon: Tuesday, October 16, 2012 at 10—11 A.M. EDT](#)
- [Ford: Tuesday, October 23, 2012 at 10—11 A.M. EDT](#)
- [Ford: Wednesday October 24, 2012 at 2—3 P.M. EDT](#)

To register for one of the webinars select your preferred date above and follow the registration link. To request a private, complimentary 30-minute Consultation including a *Personal Pension Analysis* with Scarborough Capital Management please contact Alexandra Forsman at 800-200-3870 x 1159 or email Alexandra at aforsman@401kadvice.com.

For over 23 years the Scarborough team has been managing investments and advising individuals on how to effectively prepare for retirement. From helping employees and retirees at some of the nation's largest companies Scarborough has developed a key set of tactics derived from their *Personal Pension Analysis*, used to address pension buyout decisions in particular. Some of the tactics are as follows:

- Assess your personal ability to manage the money on your own. There is no one right answer for all people facing this decision. Make a list of the pros and cons of taking the lump-sum payment. Are you confident that you will be able to make the best investment decisions on your own? Scarborough adds that, "Studies show employees with professional money management are closer to their retirement goals than those who do it on their own".
- Look at your numbers. Try to project your retirement income needs based on your health, probable longevity, marital situation, etc. Does the monthly pension payment make more

sense for you than the lump-sum payment? "The answer may be trickier than you think," Scarborough said. "Try to make an apples-to-apples comparison."

- Don't just listen to the crowd. "People in your workplace or family circle may be urging you to take the money (or, to conversely, not take the money). This is a big decision and you may not get another chance to consider and opt in for the lump sum," said Scarborough, who added that for many people this is a golden opportunity to really maximize their financial well-being in retirement.

If you are struggling to gain a clear understanding of any of the approaches described above, scheduling a free consultation with a Scarborough financial advisor may provide the transparency you need to make an educated decision reflective of your retirement wants and needs. The *Personal Pension Analysis* is an opportunity to understand your current financial situation and receive actionable tips to define, refine, and meet your goals.

Please visit www.401kadvice.com for more information.

About Scarborough Capital Management

Scarborough Capital Management provides comprehensive financial advisory services, including 401(k) Management, Investment Management, Financial Planning, Retirement Income Management, Estate Planning, and Risk Management. Dedicated to helping people prepare for retirement, Scarborough Capital Management developed its signature 401(k) and 403(b) Savings Plan Management service for employees participating in their company retirement plans. Currently, the firm works with thousands of individuals at over 125 different plans ranging from Fortune 500 companies to small and mid-sized businesses. Please visit www.401kadvice.com for more information.

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Media Contact:

Al Martin, Impact Communications

913-649-5009

almartin@impactcommunications.org