

Dedicated to the Pennsylvania K-12 Public Education Community since 1974

For over 40 years, we at Kades-Margolis Corporation have helped more than 30,000 families properly plan for the important financial events in their lives, including retirement and beyond. In addition to helping people plan and invest for retirement years, we also help employers provide retirement benefits for their employees.

Our firm specializes in 403(b), Roth 403(b) and 457 employee retirement plans, in addition to other programs and services available to our employers.

Kades-Margolis and our network of financial advisors serve employees of public education and their families in Pennsylvania, New Jersey and Delaware. We offer guidance, financial strategies and retirement and investment solutions to help meet our clients' financial needs and goals.

Changes in the marketplace are making what we do more important than ever. Today, people are living longer and enjoying more active retirement years. They want to maintain their lifestyles in their after-work years. Sound planning for retirement and proper investment selection, allocation, and monitoring can help fill the deficit between the cost of those lifestyles and the income which Social Security, pensions and personal savings provide.

Due to our experience and long-term dedication to the education community, Kades-Margolis has earned the endorsement of the Pennsylvania State Education Association (PSEA) since 1974. This endorsement allows us to be the exclusively endorsed provider of retirement investment products and services to its members. This is the longest running endorsement of any investment and retirement planning firm in the nation.

We invite you to learn more about what Kades-Margolis has to offer by contacting us at 1-800-433-1828, Option 3 or via email at info@4kmc.com. You can also visit our website at www.4kmc.com.

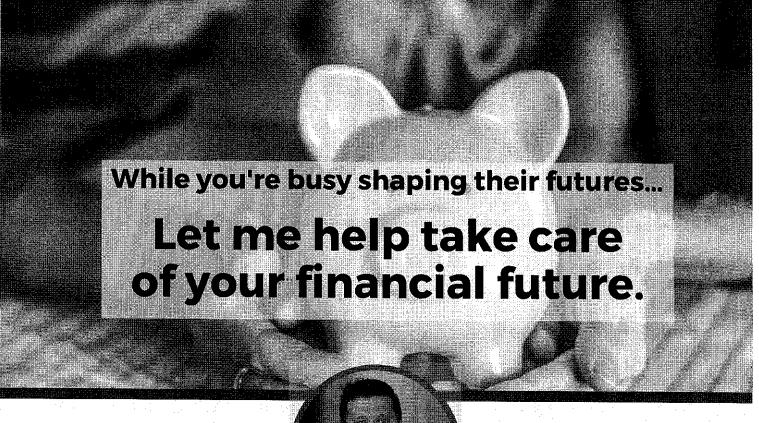
Kades-Margolis Corporation • 940 West Valley Rd., Suite 1200 • Wayne, PA 19087 Phone: (800) 433-1828 • Fax (610) 971-1086 • www.4kmc.com

Securities and Registered Investment Advisory Services offered through

GWN Securities Inc.. 11440 N. Jog Road * Palm Beach Gardens, FL 33418 * 561-472-2700 Member FINRA, SIPC.

Kades-Margolis Corporation, a USRP company, is not affiliated with GWN Securities Inc.

Kades-Margolis Corporation has no sponsorship, affiliation or endorsement of the Pennsylvania Public School Employees' Retirement System (PSERS).



TODD SEAGRAVE
FINANCIAL ADVISOR



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Comprehensive Retirement Income Planning Kades-Margolis Corporation has been the PSEAendorsed provider of retirement and investment products since 1974. KMC Financial Advisor Todd Seagrave specializes in helping educators and their families prepare for retirement.

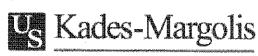




403(b), 457(b), & IRA Investment Planning Todd treats his clients as if they were his own family members, since both his mother and grandmother were educators. By taking time to listen to each client, he gives them the knowledge and confidence to plan for their financial future, while providing excellent customer service.







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