



Maximize Your Pension Income!

You've worked hard for your pension. If you are in a defined benefit plan, you will be faced with a difficult decision - should you elect the Life Only benefit or a Joint and Survivor benefit?

Life Only – Provides the maximum income during your lifetime, but no income for your surviving spouse.

Joint and Survivor – Provides a **reduced** income during your lifetime, and a continuing income for your surviving spouse.

When you retire would you like to...

- Obtain the maximum income available to you ?
- Provide for your spouse?
- Have the potential to leave something to heirs?
- Have funds available for emergency needs?

The Pension Maximization strategy, which utilizes life insurance, can potentially accomplish all of the above!

With the Pension Maximization strategy you elect to take the Life Only benefit, and through the use of life insurance, you can still provide an income for your surviving spouse while also obtaining additional flexibility and control.

The Pension Maximization concept works most effectively for married individuals who are currently participants in a defined benefit pension plan, are 10-15 years away from retirement and who are comfortable allocating some of their retirement income to pay premiums on life insurance.

If you would like to learn more about how the Pension Maximization strategy can help you plan your retirement, please contact :

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