



MAKE THE MOST OF YOUR PENSION PLAN



Maximize Your Company's Pension
Plan for You and Your Spouse

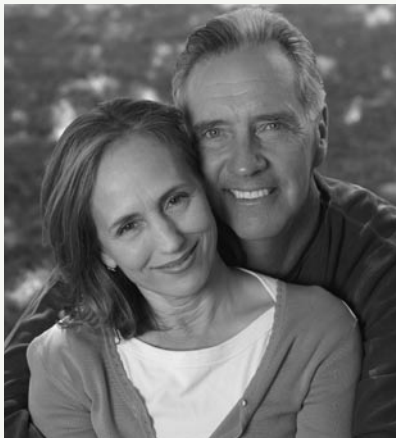
Having a Source of Guaranteed Income in Retirement Can Be Very Comforting

One of the biggest challenges many people in your position face is deciding which pension payout option to choose. Should you choose the option that pays the largest monthly benefit, or go with a smaller monthly payment amount in order to provide a survivor benefit for your spouse?

The good news is that you may not have to decide between higher payouts and survivor benefits,

because there is a way you can have both. It's called the Pension Maximization Strategy. The goal of the Pension Maximization Strategy is to enable you to receive the maximum amount of income from your employer's pension plan while still providing a source of income for your spouse in case you pass away first.

Meet Brian and Elaine



Their Situation

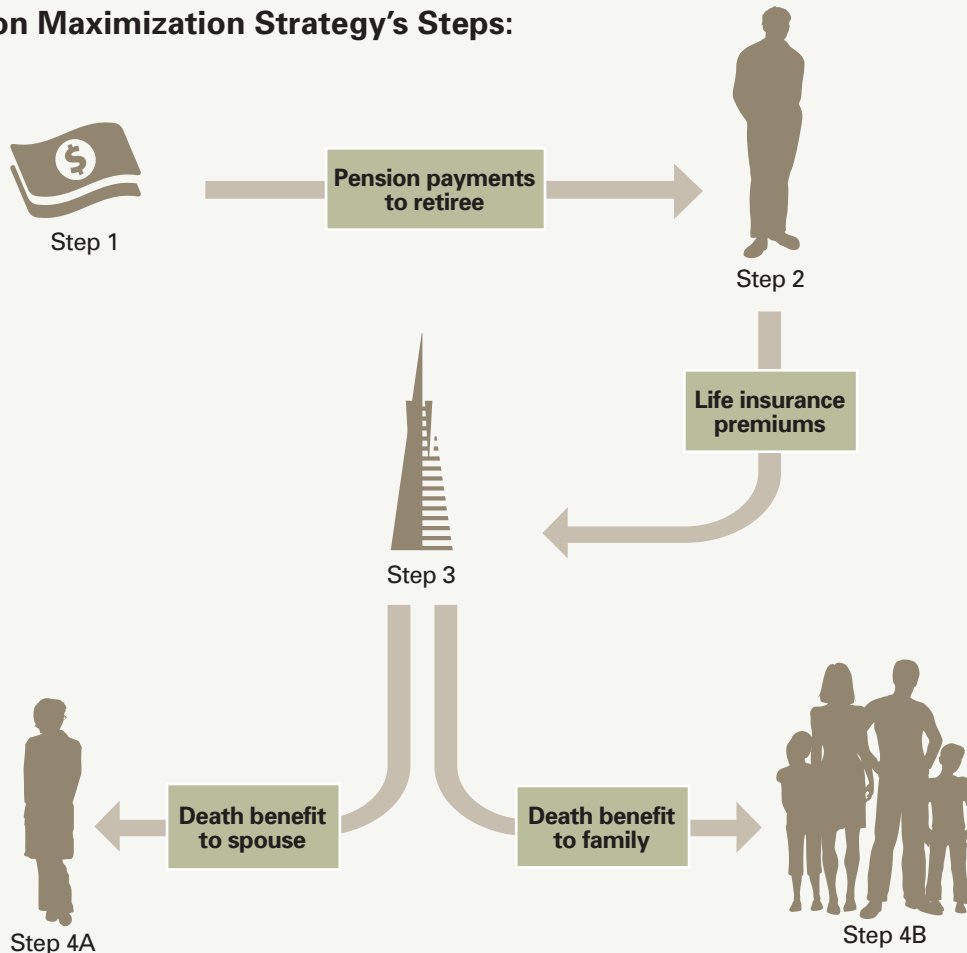
- Brian is 60 and Elaine is 59
- They have three adult children
- Brian and Elaine are both recently retired
- Brian and Elaine both have IRAs, and Elaine also has a 403(b) account
- Brian will begin receiving Social Security benefits at age 65
- Brian will also receive pension benefit payments from his former employer

Their Goals

- Maximize the income Brian receives from his pension plan
- Provide a reliable source of income for Elaine should Brian pass away first

The Pension Maximization Strategy: How It Works

The Pension Maximization Strategy's Steps:



Step 1

The retiree selects the form of benefit he or she will receive from the company's pension plan.

Step 2

The retiree begins to receive pension plan benefits.*

Step 3

A portion of the pension payments is used to purchase a life insurance policy on the life of the retiree.

Step 4A

If the retiree passes away before the spouse, the surviving spouse uses the life insurance proceeds to purchase a lifetime annuity that will provide a guaranteed stream of income for the rest of his or her life.

or

Step 4B

If the spouse passes away before the retiree, the retiree's beneficiaries can receive a federal income tax-free death benefit from the retiree's life insurance policy upon the retiree's death.

*Benefits received from pension plans are taxed as ordinary income.

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