

# Get the most out of your retirement

by implementing a

## *Pension Maximization Strategy*

Employees with a Defined Benefit Pension Plan have two options in regards to receiving their pension benefit:

**Single-life (Pension Max.) or Joint-life**

By selecting the Single-life option, income received during retirement:

	Joint-life option	Single-life option (Pension Max.)	Additional income with Pension Max.
<b>Annually</b>	\$ 53,615.00	\$ 58,595.00	\$ 4,980.00
<b>10 Years</b>	\$ 536,150.00	\$ 585,950.00	\$ 49,800.00
<b>25 Years</b>	\$ 1,340,375.00	\$ 1,464,875.00	\$ 124,500.00
<b>40 Years</b>	\$ 2,144,600.00	\$ 2,343,800.00	\$ 199,200.00

Sample numbers based on: retirement age 65; years of service 30; average salary \$100,000

In addition to selecting the **Single-life (Pension Max.)** option, obtaining a **Permanent Life Insurance Policy** will provide the following:

- **Tax-Free** death benefit paid to your spouse/family member (to replace the income had the Joint-life option been selected)
- **Accessible** cash-values within the insurance policy
- **Tax-sheltered** investment growth
- **Insurance coverage** for the duration of your life

Single-life pension option + Permanent Life Insurance = **Maximum** amount of retirement income & lifetime financial protection for your spouse

Contact **Jeff Graham** to inquire about a **Pension Maximization Strategy**



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