

PENSION MAXIMIZATION

(As a Benefit for The Surviving Spouse)

GOVERNMENT Vs. PRIVATE

Good Reasons to replace (and supplement) your pension with a private product through Life Insurance if you qualify. After retiring:

If you die first, with the Government's Spousal Payout Option Plan, **your heir has One payout option Vs. Two** with a Private Plan, which are:

1. **Choice of Monthly Payout**
2. **Tax-Free Lump Sum Benefit**

If your spouse dies first, with the Government Plan **you have One option Vs. Four** with the Private Plan, which are:

1. **Change Beneficiary**
2. **Cash-In, instead of losing all you paid in**
3. **Annuitize the Cash Value for Tax Free Income**
4. **Get a Paid-Up Policy**

For a detailed report comparing your options please fill out an information card request, and a licensed representative will contact you to discuss your pension maximization options.



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