

COUNCIL BENEFITS AGENT REPORT

Member-couples still working their careers and within some years of retiring, this report is specifically for your attention. I believe you & I have something in common... Like me, I believe when you retire you will want as much of your monthly pension money without one-penny more than necessary in any deductions taken out. Am I right?

Unfortunately an average "8 of-every 10" retiree-pensioners, according to sources like CNN-Money and US News & World Report, are paying more in deductions than probably necessary. Answer this question:

Does your spouse have her own pension/401K plan or other guaranteed income program that "by itself" will provide her an income when she survives you (85% of all wives survive their husbands)? If you answered "NO", then what program do you have in place today that will provide your wife an instant guaranteed sufficient income the moment she survives you?

Under the Federal "*Employment Retirement Income Security Act of 1974*", you will be offered an option in your pension/401K paperwork when retiring, that can provide your wife a monthly income called "*joint & survivor option*". 8 of-every 10 couples choose this option partly due to most of them did not think about or pre-planned this issue until retiring. The real problem with this, adding your spouse onto your pension payout program at retirement will cost an average 25% of a pensioner's monthly income.

If the Knights of Columbus could provide you a guaranteed income program for your wife, would you be interested in saving an average \$500 to \$800 a month versus what your pension program will likely charge you? *Important though; you cannot wait until retiring and then seek this K of C benefit to expect any difference. You must pre-plan years before for this option to save you important money.*

I need only 30-minutes of your time to explain in detail how a K of C program can save a retiree-couple hundreds of thousands of retirement dollars over their retiring lifetimes if they pre-plan. We are talking some serious money that, depending if you act now & qualify, will determine if you receive this savings in your own pocket, or it goes to deductions. If you will, call my Ph# (909) 824-1024 to arrange a short visit by me... Please view my Field Agent website: kofcdavidkeeling.com.

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