## Benefits Website: kofcdavidkeeling.com

## Its 2014... WHO CAN YOU TRUST?

In these financial challenging times, how often have we been lead to believe something only to find out it is not completely true? We are living in an era where both private industry & the government are no longer willing to take responsibility for the pension programs they provide us. We workers seemingly are being milked/bilked money out of our wages to fund our own pensions which will turn into non-guaranteed level or lifelong monthly incomes. For instance;

My wife & I met with her pension representative last month and for 30 minutes I heard the words; projected, positively, certainly & absolutely. But I could not get the man to say the 10-letter word I wanted to hear; guaranteed! He refused to say it. I even asked him if he would like to hear that word used concerning his own pension? He sat there in silence. I strongly suggest brother, you arrange a face-to-face meeting with your pension representative now to find out what is guaranteed or not, concerning your pension payout program.

Whether or not you do seek that meeting, I recommend you look into our Life, Long Term Care & Annuity programs for short term & life-long ways to add some guarantees that your pension program won't. We have no problem using the word *guaranteed*, and some of our programs will enhance your overall pension income. Just don't, for heaven's sake, wait until you are ready to retire to look into this.

Its 2014, you are closer to retiring or a year older in retirement but becoming more susceptible financially to today's living & economic conditions. <u>Who can you trust</u> to help you get where you want or need to be? Contact me, Council Field Agent David Keeling at (909) 824-1024.