

## FIELD AGENTS REPORT

RETAINING RETIREMENT INCOME, a topic I will keep trying to help member couples with until I retire as a Field Agent and can't do it anymore. But I have more *food for thought* today as I was triumphant in helping 3-Knight's couples enhancing their future retirement income last month. However, 83% of all male pensioners will add their wife onto their monthly pension income program to continue that income if she survives her husband. And, 83% of them will overpay for this benefit losing more monthly income than they have to. If you are within 5, 10 or 15 years away from retiring, you should call me!

Does it really matter your knocking yourself out trying to squeeze & sacrifice as much money into your pension/401K/IRA/etc. as you can when 3-specific deductions together can take an average 40% of your gross income out of your pocket in retirement? Waiting until retiring to look at this matter only eliminates your window of opportunity to stop a deduction or two from eating into your monthly pension income. I am certainly not going to pay some 40% in deductions on my pension income nor should you have to either. I am going to pay some 24% in deductions and later when my wife survives me, she will pay maybe 5% in income taxes and pocket all the difference! How can that possibly be? Call me and find out! Again, if you are within 5, 10 or 15 years of retiring: maybe the Knights of Columbus knows something financially vital you should get in on? Maybe you should take a minute to call me and learn how you can help yourself? That is all I am really asking of you... Call me David Keeling, Senior Council field Agent (909) 824-1024 or e-mail: david.keeling@kofc.org