

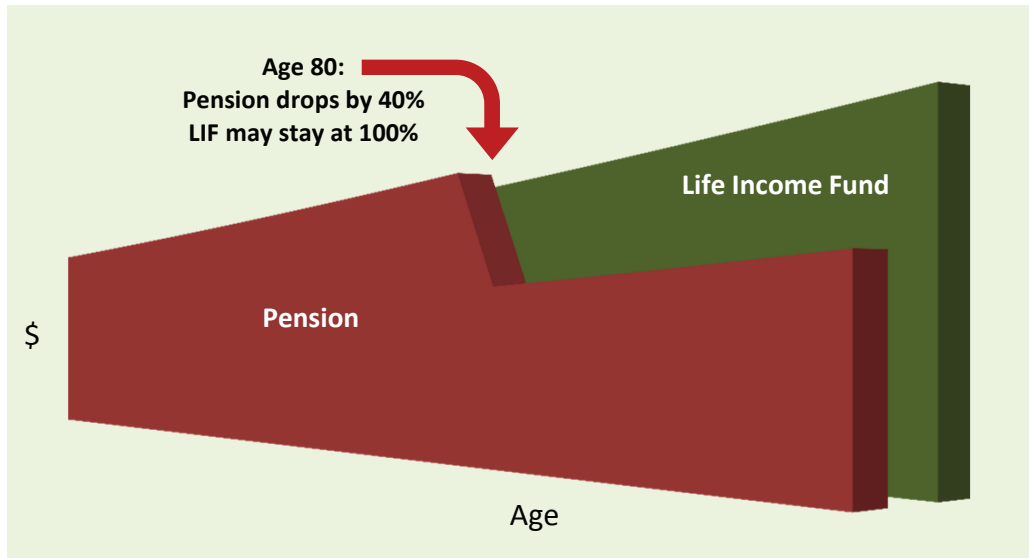
Survivor Protection and Estate Planning

Comparison of Pension to Transfer Option (using a Life Income Fund)

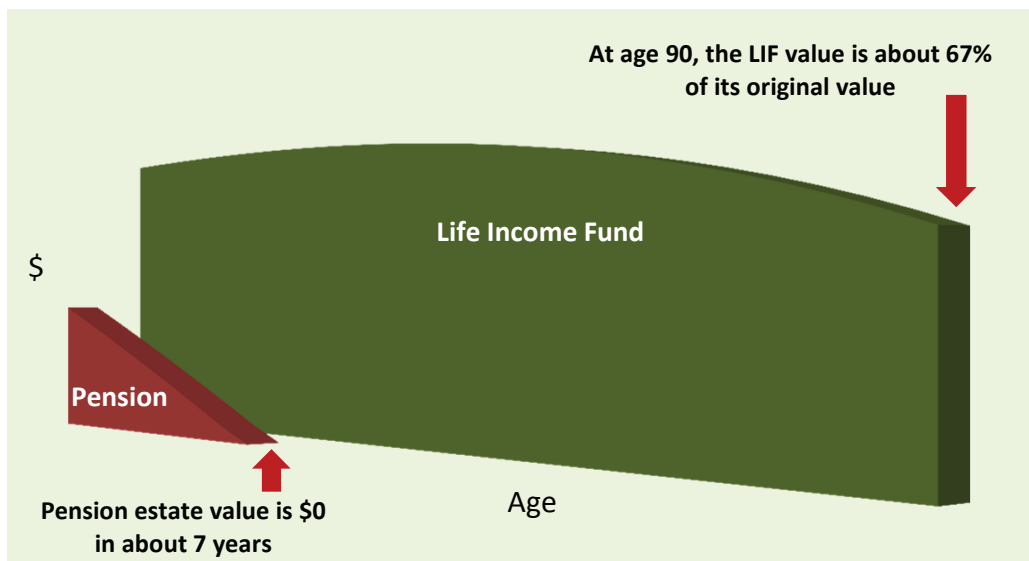
Example Assumptions:

- Pension is Joint with 60% to the surviving spouse
- Life Income Fund has an average annual return of 6%
- Pension and Life Income Fund are indexed at 2%
- Retire at age 65; die at age 80; surviving spouse dies at age 90

Income



Account Balance



All information is believed to be accurate at April 2015

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