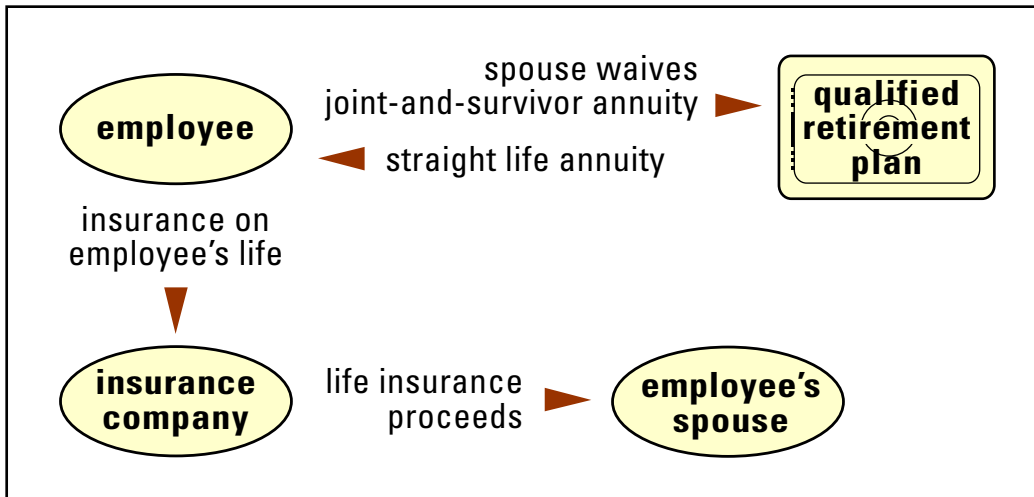


HOW SURVIVOR SUPPLEMENTAL RETIREMENT INCOME FUNDED WITH LIFE INSURANCE WORKS



Purchase a sufficient amount of life insurance on yourself prior to retirement, naming your spouse as beneficiary. The death benefit is earmarked to help replace the lost pension if you die first.

To get the best insurance rates, the younger and healthier you are when you make this decision, the better. But it may still work, in some cases, even if the policy is purchased shortly before retirement. The idea is to use a portion of your full benefit to help pay the insurance premium.

At retirement, you and your spouse opt to take the single-life benefit option, receiving your maximum pension benefit for as long as you live.

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