

From: [BCG Terminal Funding Company](#)
To: [Terry McCauley](#)
Subject: The Pension Insider-December Issue
Date: Tuesday, December 18, 2012 2:39:10 PM



The Pension Insider

December, 2012 - Volume 32, Edition 1

The Pension Insider is a monthly newsletter developed for Actuaries, Third Party Administrators, Attorneys, and Consultants who work in the pension arena. The Pension Insider was created to share ideas, success stories, coming events, and industry specific articles.

BCG Terminal Funding Company specializes in settling pension liability for terminating and ongoing pension plans. Today's Solutions for Tomorrow's Needs.

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Contact Us

[Austin Operations Office](#)
Patrick McLean
800-832-7742
pmclean@bcgtermfund.com

[Boston Office](#)
Michael E. Devlin
800-566-0046 ext.403

May the magic and the wonder of the Holiday Season stay with you through the coming year.



Fun Facts to Share

EVERY DAY – 9,200 Americans will turn age 65 each day during 2013 (source: Government Accountability Office).

WHERE WE WERE - If the USA added +150,000 new workers per month from the country's 12.0 million unemployed workers (actual total from 11/30/12), it would take 32 months to reduce our nationwide out-of-work total to 7.2 million, the actual number of unemployed Americans on 11/30/07 or 5 years ago (source: DOL).

DOWN A BIT - The first Fed purchases connected with "Operation Twist" took place on 10/03/11. The \$45 billion per month bond buying plan (scheduled to end 12/31/12) was designed to lower long-term interest rates. The yield on the 10-year Treasury note, which closed at 1.79% on 10/03/11, closed at 1.62% on Friday 12/07/12 (source: Treasury Department).

ELECTION YEAR – Assuming the S&P 500 retains a 2012 gain for the remainder of the year (it's up +15.2% YTD), 17 of the last 20 presidential election years have produced a positive total return (source: BTN Research).

mdevlin@bcgtermfund.com

Kristen Charron
800-566-0046 ext. 401
kristen@bcgtermfund.com

Chicago Office
Dave Rumas, FCA, EA,
MAAA
219-513-9186
drumas@bcgtermfund.com

Cincinnati Office
Debbie M. Sharp, CEBS
800-566-0046, ext. 405
dsharp@bcgtermfund.com

Crystal Simpson
800-566-0046, ext 404
csimpson@bcgtermfund.com

Chevona Ashcraft
800-566-0046, ext 407
cashcraft@bcgtermfund.com

Boise/Los Angeles Offices
Sean O'Flaherty
800-566-0046 ext.402
sean@bcgtermfund.com

Annuity Rates

Standard Pension Closeout/Terminal Funding Case Rates

No lump sums, no disability or unusual provisions

Immediates - 2.75%

Deferreds - 3.00%

50/50 Split of Immediates and Deferreds - 2.87%



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