**Pension Max Strategy**

The Pension Max is a strategy designed to use insurance as a tool to maximize your pension by paying you more now, while still providing your spouse with a flexible income option in the case of your death.

**Ordinary Pension Pension Max Strategy**

**Pass to Kids**  NO YES

**Flexible** NO YES

**Income Control** NO YES

**Taxable**  YES NO

**Actual Client Example:**

**Payment to You: Payment to Beneficiary:**

Single Life Pension: $5,000/mo $0/mo

50% Joint Pension: $4,600/mo $2,300/mo

Difference: $400/mo

* Goal: provide the beneficiary with $2,300/mo by using a life insurance policy that costs $400/mo or less.
* Need: $550,000 will provide $2,300/mo for 20 years (without investment return).

UL Policy to Age 95: $225,000 $255/mo

20 Year Term Policy: $325,000 $120/mo

**Total: $550,000 $375/mo**

* Client is able to supply beneficiary with same income as the pension tax-free with greater flexibility. Client receives more income from pension, which increases again after the 20-year term policy expires.