

Ladies
and
Gentlemen

We
have a
PROBLEM!

We

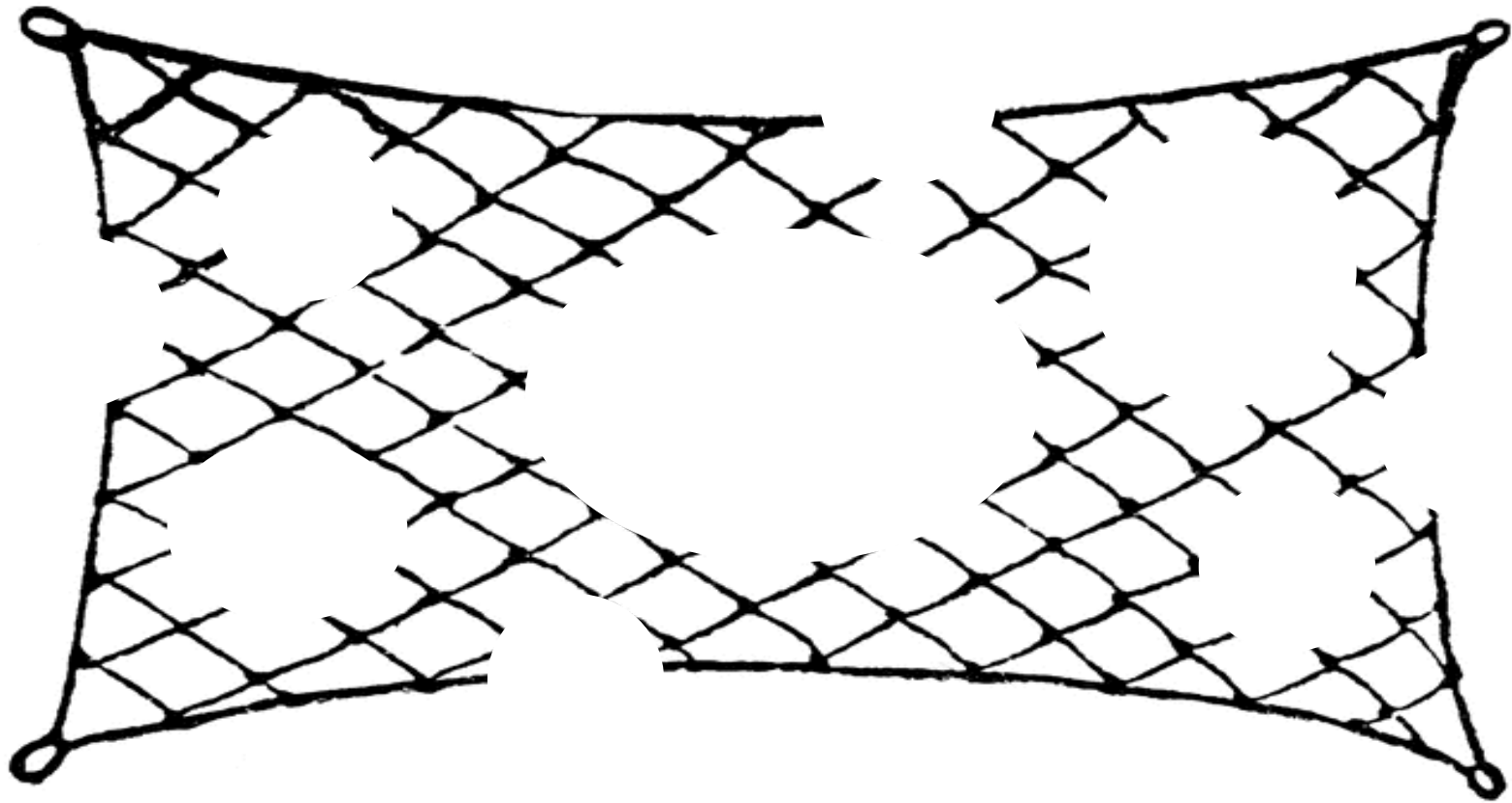
have

OPTIONS!



PRAY!

Soc. Sec. (SS)





PRAY!

DC =

Defined

Contribution



PRAY!

DB =

Defined

Benefit

Years ×

% Factor ×

Salary = Pen.

30 years ×

2% × = 60% ×

\$50,000 =

\$30,000 Yr.

or

\$2,500 Mo.

Have all 3:

SS

DC

DB





PRAYING!