Are you on track to have enough Retirement Income?

Have you ever heard anyone say, “I think I saved too much money for retirement”? Probably not. Retirement is a life milestone that occurs when you finally decide to put an end to your paycheck and begin living off of the income provided through your pension and other retirement savings. Starting today can have a substantial impact on your retirement savings tomorrow.

Would you rather have?

A. $100 today
B. $120 in two weeks

How about?

A. $100 in two months
B. $120 in two months and one week

If you are like most people, you chose A for the first question and B for the second question. Now let’s factor in a retirement scenario.

Would you rather have?

A. $3000 a month income today and $2500 in retirement income in 35 years
B. $2800 a month income today and $4940 in retirement income in 35 years

Life happens to all of us and we are all guilty of letting inertia set in. By taking a moment to set up your retirement savings Now, you can substantially impact your retirement income Later.

For more information on how to obtain an Annuity Fund Payroll Contribution Form contact:

Stewart C. Miller at (219)769-6944 or (800)759-6944 or
Teamsters Local 142 at (219)949-1550 Extension: 319 or
Your current Employer

Assumptions: Accumulation: $2600 annual contribution, 7% compound return for 35 years. Withdrawals: 4% rate of return with 6% annual withdrawals. Pension income is assumed at $2500 a month.