

**E**stablished in 1934 by Indiana Farm Bureau, Inc., our family of companies, now known as Indiana Farm Bureau Insurance, has continued to evolve and grow to a solid, respectable organization, providing all Indiana residents the opportunity for multiple lines of insurance coverage.

Our company history has been a work in progress, giving Indiana Farm Bureau Insurance additional strength, financial resources and a reputation as a valuable corporate citizen. The company is a leader in auto and homeowners insurance and the largest writer of farm insurance in the state. Through the years, we've expanded to include insurance products for your auto, home, life, business and farm through our network of nearly 500 agents and 1,200 employees living and working throughout the Hoosier state.

We've adapted to changing times, but our original values and commitment to serving Hoosier residents have remained the same. Indiana Farm Bureau Insurance is committed to sharing our success with the communities we serve. In addition, we believe stewardship of member-clients defines our culture and distinguishes our organization. As good stewards, we do our best to help our insureds manage precious resources.

Discover why so many Indiana residents trust Indiana Farm Bureau Insurance to provide them with the highest quality insurance products and services. Contact a local agent today to answer your insurance questions. Find an agent near you online at [www.infarmbureau.com](http://www.infarmbureau.com).

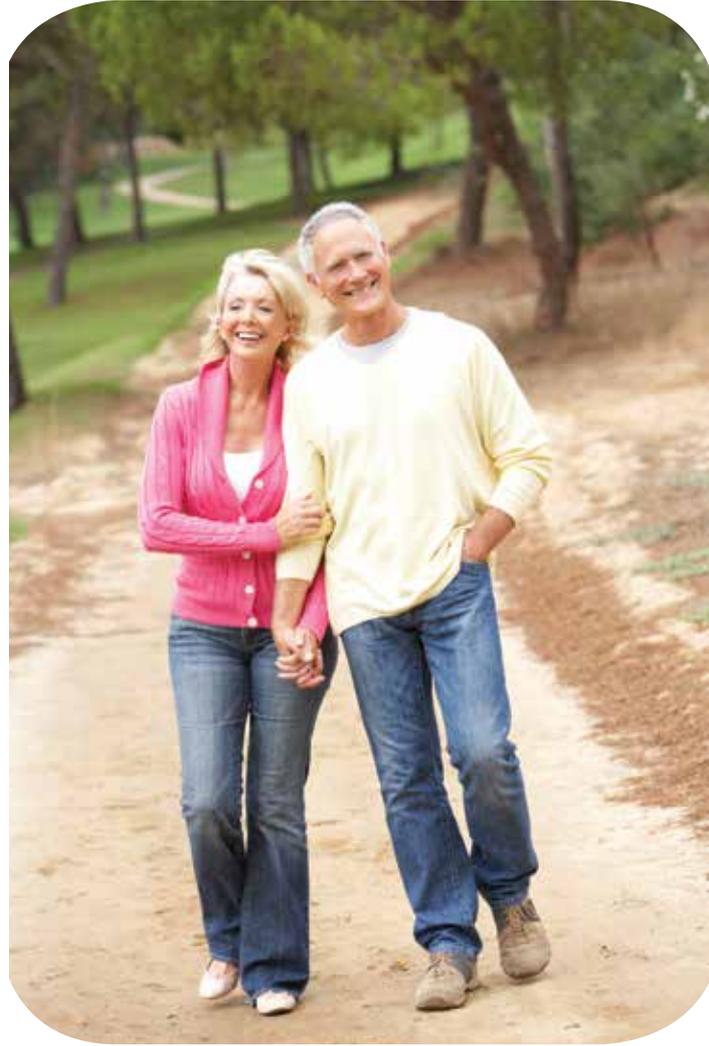
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# Pension Maximization



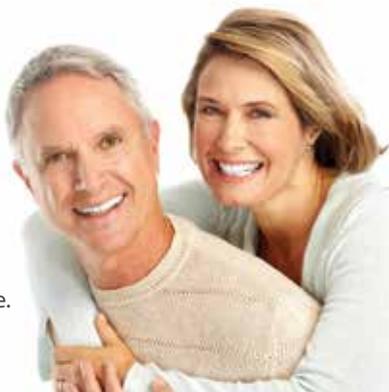
**D**etermining how to receive your pension income can be frustrating and complicated. Most retirees find themselves with the option of either withdrawing the maximum amount from their pension for the duration of their life or taking a substantially reduced pension for both their life and the life of their spouse.

Both options have their disadvantages, and once a selection has been made, it can not be changed. By taking the maximum, for example, you run the risk of having little to leave your spouse in the event that you die first. On the other hand, by taking a substantially reduced pension you're compromising your quality of life over a longer period of time.

Research shows that most couples are inclined to take a substantially reduced pension, forcing them to receive a lifetime of reduced benefits. Your local Indiana Farm Bureau Insurance agent can show you how a permanent life insurance policy will enable you to maximize income from your pension plan by offering an affordable alternative to providing for your spouse and children in the event of your death.

## Take Advantage of Your Maximum Monthly Pension

Most pension plans reduce your monthly retirement benefits by as much as 30 percent if you choose to share your pension with your spouse. No matter how you choose to allocate your pension funds, this makes it difficult to realize the plan's overall cash value.



Your local Indiana Farm Bureau Insurance agent can help you select which permanent life insurance policy, specific to your needs, is necessary to purchase prior to retirement to ensure that your spouse will receive tax-free income\* in the event of your death. This will allow you to take advantage of the maximum monthly pension benefit that your company offers and make it possible for you to create an inheritance for your children and heirs.

## An Affordable and Worry-free Way to Enjoy Your Retirement

Perhaps the most convincing reason to purchase a permanent life insurance policy from Indiana Farm Bureau Insurance is that it's affordable. The overall cost of any one of Indiana Farm Bureau Insurance's extensive line of permanent life insurance policies is often less than the total cost of lower pension benefits you will be paid if you live to normal life expectancy. Plus, premiums can be paid before retirement, from discretionary income.

\*Based on current tax laws.

## Important Reasons to consider Pension Maximization from Indiana Farm Bureau Insurance:

- You can receive 100% of your pension income and still provide your loved ones with adequate income in the event that you die first.
- Premiums can be paid before retirement, from discretionary income.
- In many cases, the overall cost of a permanent life insurance policy will be less than the total cost of lower pension benefits you will be paid if you live to normal life expectancy.
- Your permanent life insurance policy is backed by a financially strong, stable, locally based company that has been serving Indiana for more than 75 years.