AMERICAN INSTITUTE FOR ECONOMIC RESEARCH
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HOW TO PLAN FOR YOUR HARVEST YEARS (New Publication)

You may work hard throughout your career only to find that your "good pension" provides less than expected. For example, many prospective pensioners will receive less than they planned for because they did not realize the difference between a "participating" and "covered" employee, one being guaranteed benefits while another may get nothing. Do you know which is which?

You should review now your pension plan and what actual obligations it details because many companies recently changed their pension plans. Do you know how safe your plan is? What alternatives do you have if you change jobs or your employer terminates your company plan?

Our new booklet, **"How To Plan for the Harvest Years"** ($6 postpaid) discusses these and other crucial retirement matters:

-- What you can and cannot expect from Social Security

-- How much you will need to save

-- How to protect your retirement income against the effects of inflation

-- What types of retirement savings are best for you

-- Types of annuities

-- What to do with a "lump sum" pension settlement

"How To Plan for the Harvest Years" (refund if dissatisfied) combines in one easy-to-read booklet important financial concerns for your retirement. As both taxpayer and prospective retiree, you must understand the actuarial insolvency of Social Security and how your private plan hopes to meet its promises. Please use the coupon on the reverse and the enclosed convenience envelope to order your copy today.

Sincerely,

Robert A. Gilmour

Robert A. Gilmour
Director of Research and Education

PS: Please take a moment and read the other booklet announcement in this package about health insurance options for the retired and why you cannot rely on Medicare alone to cover your health expenses during retirement.