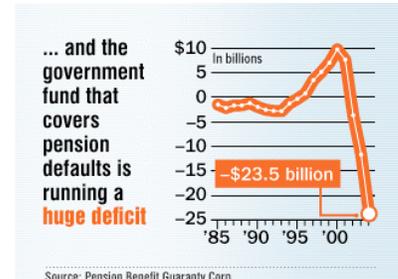
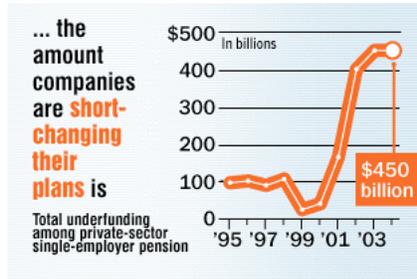
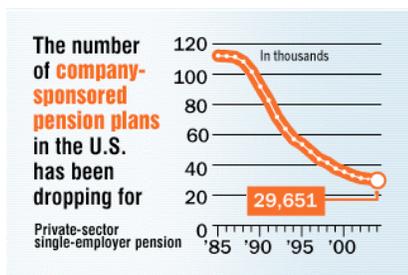


Is Your Future Secure ?



"Millions of Americans who think they will retire with benefits are in for a **NASTY SURPRISE**. Corporations are picking people's pockets - with the help of Congress.

It was part of the American Dream, a pledge made by corporations to their workers: for your decades of toil, you will be assured of retirement benefits like a pension and health care. Now more and more companies are walking away from that promise, leaving millions of Americans at risk of an impoverished retirement." - Time Magazine



Here Are The Facts

- **Average Annual American Family Income ***
 - 29% make \$25,000 ~ or less
 - 26% make \$25,000 ~ \$50,000
 - 18% make \$50,000 ~ \$75,000
 - 11% make \$75,000 ~ \$100,000
 - 16% make \$100,000 ~ or more
 - Medium Income ~ \$44,389
- **Families need 2 incomes to survive**
- **Average credit card debt is \$8,400**
- **Rising health care costs**
- **96% retire dependent on government, charity or family ****
- **38 million are already living in poverty ***

* U.S. Census Bureau

** U.S. Dept. of Health & Human Services