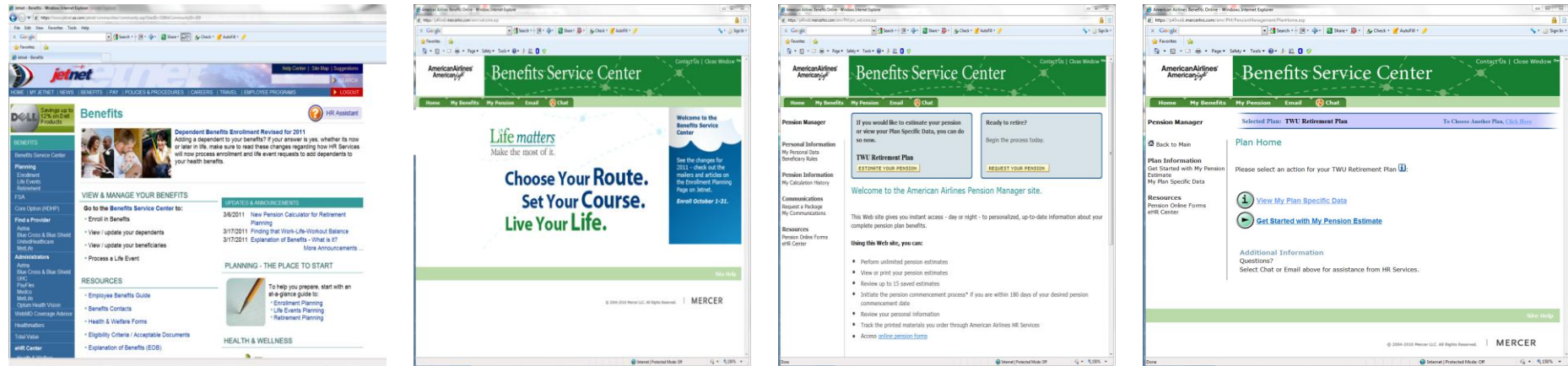




Understanding Your **American**Airlines Pension Estimate

Chuck Laterza
TWU Retirement Specialist

Six Clicks to Your Pension Estimate Page



It will take you a few clicks to get to the pension estimate page on Jetnet:

1. Log into Jetnet
2. Click on “Benefits” directly below the Jetnet logo on the masthead
3. Click “Benefits Service Center” at the top of the blue navigation pane on the left side
4. Click on “Pensions” on the masthead
5. Select “Estimate Your Pension”
6. Choose “Get Started with My Pension Estimate”

Run Your Estimate

https://p40web.mercerhrs.com/amr/PM/PensionManagement/CalculationInfo.asp

Search Share Check AutoFill

American Airlines
Benefits Service Center

Home My Benefits My Pension Email Chat

Pension Manager Selected Plan: TWU Retirement Plan To Choose Another Plan, [Click Here](#)

Back to Plan Home

Enter Advanced Pension Modeling Information

For your convenience, you are able to process up to three pension estimates individually and compare the results side by side.

! - denotes a required field for calculation.

Step 1 !

Please enter either the age or date that you expect to leave the company.

Ages must be entered in whole years only. If you enter a date, the age will auto-populate based on the participant's birthdate at that age.

Last Day Worked [i](#) Age: - OR - Date:
Age: 25-79 Date: (mm/dd/yyyy)

Step 2 !

Please enter either the age or date that you would like to begin your pension benefit. Please note that under the plan rules, your benefit commencement date cannot be past your Normal Retirement Date (age 65) unless your last day worked is also past age 65. If you work past age 65, your Benefit Commencement Date must be the first of the month following your last day worked.

Benefit Commencement Date [i](#) Age: - OR - Date:
Age: 55-79 Date: (mm/dd/yyyy)

Step 3 !

Please enter the date of birth for the joint annuitant used in developing the joint & survivor annuity options based on this pension estimate **.

** You are able to input a joint annuitant date of birth in the field, but note that this information will NOT be stored in your personal records.

Joint Annuitant Date of Birth [i](#) (mm/dd/yyyy)

Continue Cancel

Site Help

MERCER

To run a pension estimate, follow steps 1 through 3 on the Pension Modeling page and click “continue”. You may run as many scenarios as you want, and you may save them to compare.

For married retirees, the “Joint Annuitant” will be your spouse. Unmarried retirees will usually leave this step blank.



Your Output: Not the user friendly document that it should be...

The seemingly complicated output can be decoded by understanding a few key decisions you will need to make to determine the right choice for you.



TWU Qualified Monthly Benefits	
Scenario	Scenario 1
Final Average Salary	\$44,822.16
Credited Service	36.347
Single Life Annuity Participant Amount	\$2,233.16
50% Joint & Survivor Annuity Participant Amount	\$1,329.45
50% Joint & Survivor Annuity Beneficiary Amount	\$964.73
66 2/3% Joint & Survivor Annuity Participant Amount	\$1,846.13
66 2/3% Joint & Survivor Annuity Beneficiary Amount	\$1,230.83
75% Joint & Survivor Annuity Participant Amount	\$1,807.30
75% Joint & Survivor Annuity Beneficiary Amount	\$1,355.48
100% Joint & Survivor Annuity Participant Amount	\$1,699.88
100% Joint & Survivor Annuity Beneficiary Amount	\$1,699.88
120 Months Guaranteed Period Option Participant Amount	\$2,096.27
120 Months Guaranteed Period Option Beneficiary Amount	\$2,096.27
180 Months Guaranteed Period Option Participant Amount	\$1,999.60
180 Months Guaranteed Period Option Beneficiary Amount	\$1,999.60
240 Months Guaranteed Period Option Participant Amount	\$1,812.88
240 Months Guaranteed Period Option Beneficiary Amount	\$1,812.88
Single Life Annuity with Age 62 Level Income Option Pre-62 Participant Amount	\$2,089.29
Single Life Annuity with Age 62 Level Income Option Post-62 Participant Amount	\$2,163.29

Rows and columns of numbers...which ONE should you choose?

Many unfamiliar terms make deciphering your benefit a challenge.



Beginning to Navigate Your Estimate

American Airlines Benefits Service Center

Pension Manager

Selected Plan: TWU Retirement Plan

Summary of Results

These calculations provide estimates of your pension benefit. Please keep in mind that in determining your actual benefits, the official plan provisions will be applied to your situation. This estimate cannot guarantee your rights to receive a benefit if your actual records or the terms of a plan do not entitle you to that benefit, nor does it constitute a promise or guarantee of future employment or benefits. American Airlines reserves the right to amend, modify, suspend or terminate the Plan at any time, without prior notice to, or consultation with, any Plan participant.

Note that these results have been reduced by an estimated Qualified Pre-Retirement Survivor Annuity (QPSA) charge of \$30.00 per month. When you retire, your final benefit calculation will take into account the actual QPSA charges, if any, that apply.

At the time of your retirement, you will have the opportunity to select a form of payment for your monthly retirement benefit from the TWU Retirement Plan. The available forms of payment are shown below in the Results Summary table. You may compare up to three pension estimates, which display as a "scenario" within the table.

Please refer to the [Explanation of Benefit Payment Options Form](#) for definitions of pension payment options.

NOTE FOR PRIOR AIRCAL PARTICIPANTS: The payment amounts displayed below include your AirCal benefit amount in addition to the benefit earned at American Airlines. For information regarding the amount related to your prior AirCal benefit, please contact American Airlines HR Services and request a detailed copy of your pension estimate.

Note: If the total value of your pension benefit is less than \$1,000, the only form of payment available to you is a Lump Sum payment under the "small benefit" provisions of the Plan.

TWU Qualified Monthly Benefits	
Scenario	Scenario 1
Final Average Salary	\$44,822.16
Credited Service	36.347
Single Life Annuity Participant Amount	\$2,233.16
50% Joint & Survivor Annuity Participant Amount	\$1,929.45

The Pension Estimate tool allows you to run retirement scenarios based on your years of credited service and your final average earnings. Jetnet already has this information stored and displays these as the first two rows of your estimate. You may also want to refer to the [Explanation of Benefit Payment Options form](#) link in the middle of this page as well.

- What is "Credited Service"?
 - This is your years working for the company minus one, and is reduced if you have been laid off or were part time for a portion of your career
 - To receive a full year of credited service, you must work at least 1900 hours. If you work less, your credit for that year will be pro-rated.
- Your age at retirement also affects your pension – full retirement is earned at age 60 and is reduced 3% per year if you retire earlier (to age 55).

Note: The illustration used throughout this document is for a retiree of age 61. Retirement scenarios that do not include a spouse or use ages eligible for social security benefits will result in fewer options.



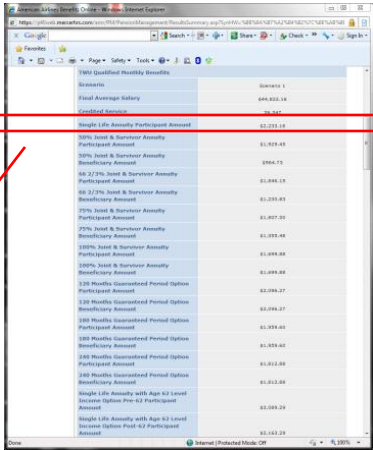
Knowing Your Key Pension Decisions

- Your retirement decisions effect both you and your spouse.
 - Your decisions affect:
 - The amount of money you receive each month
 - The length of time that payments will continue
 - Whether payments are equal, or “front loaded” to pay more sooner
 - Dozens of payment options are offered, but there are only a few important decisions that you need to make to target the right option for you.



Who Should Receive Your Pension Payments?

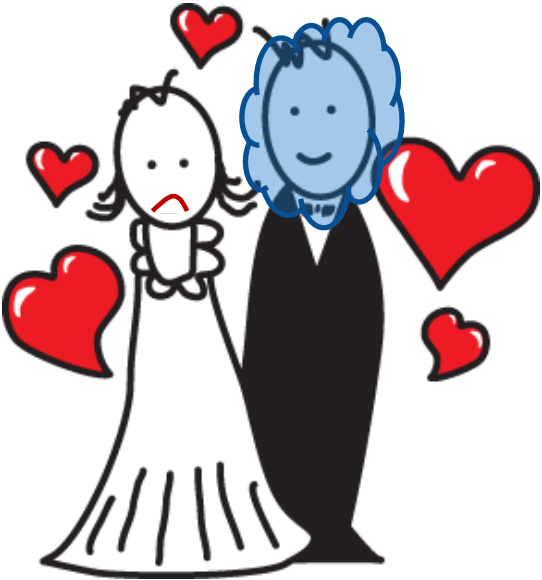
- Do you want to receive payments only until you die?
 - This “Single Life Annuity Participant Amount” is the fourth line of your output, right after “Credited Service”.
 - It would pay you the highest monthly amount of any option (assuming you do not choose the “Level Income Option”, to be discussed later).
 - Your retirement income will increase when you begin collecting Social Security.
 - This decision would leave your spouse WITHOUT your pension income if you die before her/him.
 - In this case it is recommended that you purchase life insurance to provide for you spouse if he/she outlives you.



TWU Qualified Monthly Benefits	
Scenario	Scenario 1
Final Average Salary	\$44,822.16
Credited Service	36.347
Single Life Annuity Participant Amount	\$2,233.16
50% Joint & Survivor Annuity Participant Amount	\$1,929.45
100% Joint & Survivor Annuity Participant Amount	\$1,929.45
66 2/3% Joint & Survivor Annuity Participant Amount	\$1,929.45
66 2/3% Joint & Survivor Annuity Beneficiary Amount	\$1,929.45
75% Joint & Survivor Annuity Participant Amount	\$1,929.45
75% Joint & Survivor Annuity Beneficiary Amount	\$1,929.45
100% Joint & Survivor Annuity Participant Amount	\$1,929.45
100% Joint & Survivor Annuity Beneficiary Amount	\$1,929.45
120 Months Guaranteed Period Option Participant Amount	\$1,929.45
120 Months Guaranteed Period Option Beneficiary Amount	\$1,929.45
180 Months Guaranteed Period Option Participant Amount	\$1,929.45
180 Months Guaranteed Period Option Beneficiary Amount	\$1,929.45
240 Months Guaranteed Period Option Participant Amount	\$1,929.45
240 Months Guaranteed Period Option Beneficiary Amount	\$1,929.45
Single Life Annuity with Age 62 Level Income Option Post 62 Participant Amount	\$1,929.45
Single Life Annuity with Age 62 Level Income Option Post 62 Participant Amount	\$1,929.45

Find it at Row 4

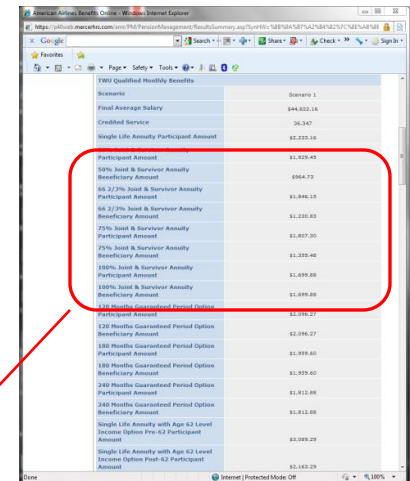
TWU Qualified Monthly Benefits	
Scenario	Scenario 1
Final Average Salary	\$44,822.16
Credited Service	36.347
Single Life Annuity Participant Amount	\$2,233.16
50% Joint & Survivor Annuity Participant Amount	\$1,929.45



Who Should Receive Your Pension Payments?

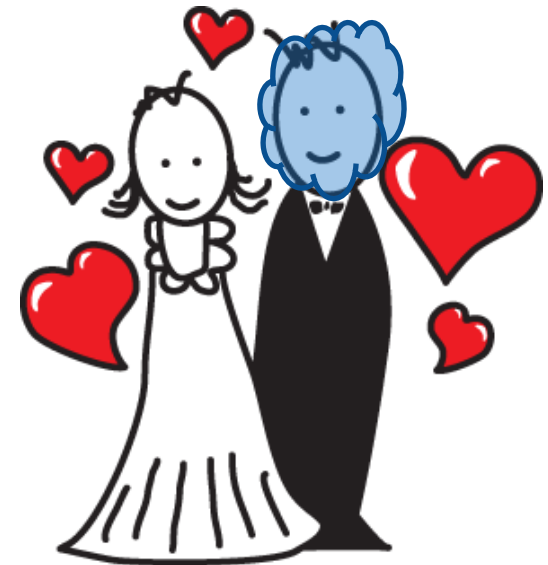
- OR...Do you want to receive payments until both you AND your spouse die?
 - Directly below the “Single Life Annuity Participant Amount” option are 4 pairs of payment options called a “Joint and Survivor Annuity”. An annuity is simply a series of monthly payments.
 - The “Participant Amount” will be paid while you are alive.
 - The “Beneficiary Amount” will be paid to your spouse for as long as she/he lives after your death.
 - Monthly payments would be smaller than the “Single Life Annuity” but would keep coming if your spouse lives longer than you
 - In this case you would not need to purchase life insurance to cover your spouse

50% Joint & Survivor Annuity Participant Amount	\$1,929.45
50% Joint & Survivor Annuity Beneficiary Amount	\$964.73
66 2/3% Joint & Survivor Annuity Participant Amount	\$1,846.15
66 2/3% Joint & Survivor Annuity Beneficiary Amount	\$1,230.83
75% Joint & Survivor Annuity Participant Amount	\$1,807.30
75% Joint & Survivor Annuity Beneficiary Amount	\$1,355.48
100% Joint & Survivor Annuity Participant Amount	\$1,699.88
100% Joint & Survivor Annuity Beneficiary Amount	\$1,699.88



TWU Qualified Monthly Benefits	
Scenario	Scenario 1
Final Average Salary	\$44,022.16
Credited Service	26.347
Single Life Annuity Participant Amount	\$3,326.16
Participant Amount	\$1,929.45
50% Joint & Survivor Annuity Beneficiary Amount	\$964.73
66 2/3% Joint & Survivor Annuity Participant Amount	\$1,846.15
66 2/3% Joint & Survivor Annuity Beneficiary Amount	\$1,230.83
75% Joint & Survivor Annuity Participant Amount	\$1,807.30
75% Joint & Survivor Annuity Beneficiary Amount	\$1,355.48
100% Joint & Survivor Annuity Participant Amount	\$1,699.88
100% Joint & Survivor Annuity Beneficiary Amount	\$1,699.88

Find it at Rows 5-12



Who Should Receive Your Pension Payments?

- The “joint and survivor annuity” can be elected so that all payments are equal (100% option) to you and your surviving spouse.
- Other options allow a higher payment during your lifetime and a reduced monthly payment for your spouse if he/she survives you.
 - The 50%, 66^{2/3}%, and 75% options are simply variations of the 100% option that pay a higher monthly pension payment when you are alive than after you die.

Scenario	Scenario 1
Final Average Salary	\$44,822.16
Credited Service	36.347
Single Life Annuity Participant Amount	\$5,355.16
Participant Amount	\$1,329.49
50% Joint & Survivor Annuity Beneficiary Amount	\$804.73
66 2/3% Joint & Survivor Annuity Participant Amount	\$1,046.13
66 2/3% Joint & Survivor Annuity Beneficiary Amount	\$1,220.62
75% Joint & Survivor Annuity Participant Amount	\$1,807.30
75% Joint & Survivor Annuity Beneficiary Amount	\$1,355.48
100% Joint & Survivor Annuity Participant Amount	\$1,699.88
100% Joint & Survivor Annuity Beneficiary Amount	\$1,699.88
120 Months Guaranteed Period Option Participant Amount	\$2,096.27
120 Months Guaranteed Period Option Participant Amount	\$1,939.62
180 Months Guaranteed Period Option Participant Amount	\$1,939.62
240 Months Guaranteed Period Option Participant Amount	\$1,939.62
240 Months Guaranteed Period Option Participant Amount	\$1,939.62
Single Life Annuity with Age 62 Level Income Option Pre-62 Participant Amount	\$5,000.29
Single Life Annuity with Age 62 Level Income Option Post-62 Participant Amount	\$2,163.29

Find it at Row 11-12

75% Joint & Survivor Annuity Participant Amount	\$1,807.30
75% Joint & Survivor Annuity Beneficiary Amount	\$1,355.48
100% Joint & Survivor Annuity Participant Amount	\$1,699.88
100% Joint & Survivor Annuity Beneficiary Amount	\$1,699.88
120 Months Guaranteed Period Option Participant Amount	\$2,096.27



Considering Social Security Payments: The “Level Income” options (retiree only)

Find it at Row 18-19

American Airlines Benefits Online - Windows Internet Explorer

https://p40web.mercerhrs.com/ami/PM/PensionManagement/ResultsSummary.asp?SynHW=%8B%9A%B7%A2%B4%B2%7C%8E%AB%8E%8E%84%B4%B2%7B%AB%AB%9A%7E%A7%87%8E%98%9

Participant Amount	\$1,012.00
240 Months Guaranteed Period Option	
Beneficiary Amount	\$1,812.88
Single Life Annuity with Age 62 Level Income Option Pre-62 Participant Amount	\$3,089.29
Single Life Annuity with Age 62 Level Income Option Post-62 Participant Amount	\$2,163.29
50% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Participant Amount	\$2,785.58
50% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Beneficiary Amount	\$964.73
50% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Participant Amount	\$1,859.58
50% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Beneficiary Amount	\$964.73
66 2/3% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Participant Amount	\$2,702.28
66 2/3% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Beneficiary Amount	\$1,230.83
66 2/3% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Participant Amount	\$1,776.28
66 2/3% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Beneficiary Amount	\$1,230.83

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Scroll past the next six rows called “Guaranteed Period Certain” options to find the “Age 62 Level Income” options.

The “Single Life Annuity with Age 62 Level Income Option” (collect Social Security at age 62) pays a greater amount between your retirement date and age 62, but a reduced amount after age 62. A reduced Social Security benefit (full SS is collected at age 66) will offset your reduced pension benefit. This example does not provide a survivor benefit after you die.

Note that if you retire after age 62 your pension estimate will show these options as blanks.

Considering Social Security Payments: The “Level Income” options (joint & survivor annuity)

The next 16 rows are the four “Joint and Survivor Annuity Level Income” options.

- The “Joint and Survivor Annuity Level Income” option works just like the “Single Life Annuity Level Income Option” discussed on the previous page. The only difference is that your spouse will receive benefits if she/he survives you.
- Each choice has four possible payments: one pair for you or your survivor prior to collecting Social Security, and one pair for you and your spouse after you begin collecting Social Security.



100% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Participant Amount	\$1,639.01
100% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Beneficiary Amount	\$1,639.01
100% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Participant Amount	\$1,639.01
100% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Beneficiary Amount	\$1,639.01

Find it at Row 32-35

100% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Participant Amount	\$2,556.01
100% Joint & Survivor Annuity with Age 62 Level Income Option Pre-62 Beneficiary Amount	\$1,699.88
100% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Participant Amount	\$1,630.01
100% Joint & Survivor Annuity with Age 62 Level Income Option Post-62 Beneficiary Amount	\$1,699.88

Considering Social Security Payments: The “Level Income” options

Find it at Row 48-65

American Airlines Benefits Online - Windows Internet Explorer

https://p40web.mercerhrs.com/amr/PM/PensionManagement/ResultsSummary.asp?SynHW=%B8%A%87%A2%B4%82%7C%8E%AB%

50% Joint & Survivor Annuity with SSNRA Level Income Option Pre-SSNRA Beneficiary Amount	\$964.73
50% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Participant Amount	\$1,491.30
50% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Beneficiary Amount	\$964.73
66 2/3% Joint & Survivor Annuity with SSNRA Level Income Option Pre-SSNRA Participant Amount	\$2,643.00
66 2/3% Joint & Survivor Annuity with SSNRA Level Income Option Pre-SSNRA Beneficiary Amount	\$1,230.83
66 2/3% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Participant Amount	\$1,408.00
66 2/3% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Beneficiary Amount	\$1,230.83
75% Joint & Survivor Annuity with SSNRA Level Income Option Pre-SSNRA Participant Amount	\$2,604.15
75% Joint & Survivor Annuity with SSNRA Level Income Option Pre-SSNRA Beneficiary Amount	\$1,355.48
75% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Participant Amount	\$1,369.15
75% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Beneficiary Amount	\$1,355.48
100% Joint & Survivor Annuity with SSNRA Level Income Option Pre-SSNRA Participant Amount	\$2,496.73
100% Joint & Survivor Annuity with SSNRA Level Income Option Pre-SSNRA Beneficiary Amount	\$1,699.88
100% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Participant Amount	\$1,261.73
100% Joint & Survivor Annuity with SSNRA Level Income Option Post-SSNRA Beneficiary Amount	\$1,699.88
120 Months Guaranteed Period with	

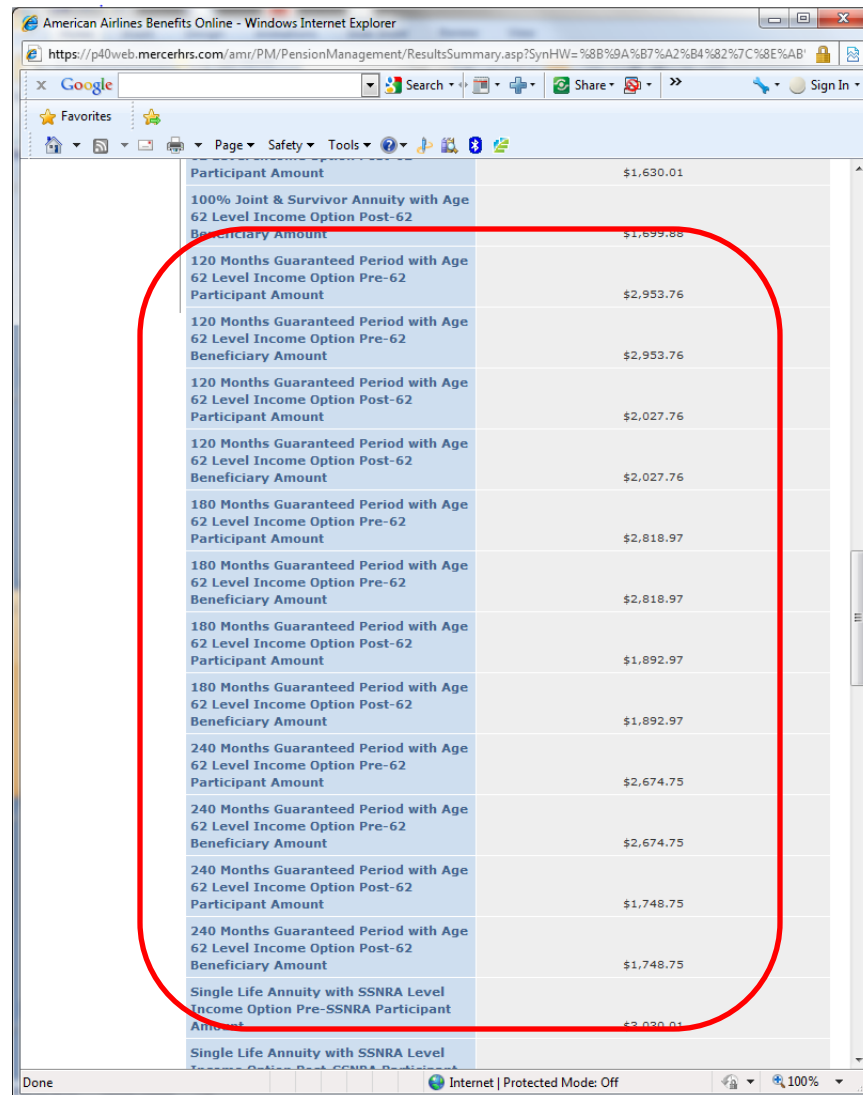
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Scroll past the next six rows called “Guaranteed Period Certain” options. The next 16 rows are additional “Level Income” options if you decide to collect Social Security later.

- The Level Income Options if you decide to collect Social Security at the normal retirement age of 66 (SSNRA stands for “Social Security at Normal Retirement Age”) work the same as the age 62 options, except they pay a greater amount until age 66, but a greatly reduced amount after age 66. A higher Social Security benefit will offset your reduced pension benefit, providing you with “level income.”

Guaranteed Period Certain Options

- The people who select this option usually have a terminal illness involving either the employee or spouse, or a situation where they need to have coverage for young children.
- If you anticipate that you and your beneficiary will live more than 20 years from your retirement, it is probably not the best option for you.
- This option is the only one that does allow you to change beneficiaries while receiving your pension.
- Please consult with a financial advisor before selecting this option.
- To learn more about this option contact an American Airlines Pension Specialist.



Participant Amount	Beneficiary Amount
Participant Amount	\$1,630.01
100% Joint & Survivor Annuity with Age 62 Level Income Option Post-62	
Participant Amount	\$1,699.88
120 Months Guaranteed Period with Age 62 Level Income Option Pre-62	
Participant Amount	\$2,953.76
120 Months Guaranteed Period with Age 62 Level Income Option Pre-62	
Beneficiary Amount	\$2,953.76
120 Months Guaranteed Period with Age 62 Level Income Option Post-62	
Participant Amount	\$2,027.76
120 Months Guaranteed Period with Age 62 Level Income Option Post-62	
Beneficiary Amount	\$2,027.76
180 Months Guaranteed Period with Age 62 Level Income Option Pre-62	
Participant Amount	\$2,818.97
180 Months Guaranteed Period with Age 62 Level Income Option Pre-62	
Beneficiary Amount	\$2,818.97
180 Months Guaranteed Period with Age 62 Level Income Option Post-62	
Participant Amount	\$1,892.97
180 Months Guaranteed Period with Age 62 Level Income Option Post-62	
Beneficiary Amount	\$1,892.97
240 Months Guaranteed Period with Age 62 Level Income Option Pre-62	
Participant Amount	\$2,674.75
240 Months Guaranteed Period with Age 62 Level Income Option Pre-62	
Beneficiary Amount	\$2,674.75
240 Months Guaranteed Period with Age 62 Level Income Option Post-62	
Participant Amount	\$1,748.75
240 Months Guaranteed Period with Age 62 Level Income Option Post-62	
Beneficiary Amount	\$1,748.75
Single Life Annuity with SSNRA Level Income Option Pre-SSNRA Participant Amount	\$3,030.01
Single Life Annuity with SSNRA Level Income Option Post-SSNRA Participant Amount	

Final Check List: decide who should receive your pension payments

Single Life Annuity (payments cease upon your death)	Joint and Survivor Annuity (payments cease after death of both you and your spouse)
If the employee is in good health, life insurance could be cheaper than including your spouse in your pension choice.	If the employee cannot get or afford life insurance due to poor health, it is probably better to include your spouse in your pension choice.
You can change beneficiaries at any time on life insurance.	Including someone on your pension will be a benefit only if they outlive you (you cannot change pension beneficiaries).
If things get tight, you can always cancel your insurance policy.	You will not have to worry about making payments to a life insurance company as your pension is reduced (level income options).
Generally there are no income taxes on the benefits of life insurance policy.	You won't have to worry about the long term financial health of your life insurance company.
In the event the employee and beneficiary are killed at the same time, the life insurance would be paid to your estate.	

Final Check List: decide among pension options related to social security (you may not have all three options depending on your age)

Single Life Annuity Participant Amount	Single Life Annuity with Age 62 Level Income Option	Single Life Annuity with SSNRA Level Income Option*
Receive the same amount of money each month for rest of your life	If you need more monthly income now to provide a “bridge” until social security at 62.	Best hedge on inflation if you are a “good investor” but you will have little to live on after age 66 (smallest pension payment plus social security).
Receive the most total dollars if you live past age 74	If you die before age 74 you will receive the most total dollars of any Option.	If you don’t live until 74, this choice will pay you more total dollars than the Unreduced Option and could be best hedge against inflation.
You can start social security at 62, 66 or 70 with no change in your benefit so your income will increase.	Could result in higher taxes than the Unreduced Option; you do NOT have to start social security at 62 but your pension payments will still be reduced.	Could be higher on taxes than the Unreduced Option; you can start social security at 62 even if you take this option.

*SSNRA stands for “Social Security at Normal Retirement Age” which is 66 years of age.

If You Are Ready to Retire

If you are ready to retire, you should call 1-800-447-2000 at the bottom of your online pension estimate to receive a detailed pension calculation from Human Resources.

American Airlines Benefits Online - Windows Internet Explorer

https://p40web.merckerhrs.com/amr/PM/PensionManagement/ResultsSummary.asp?SynHW=%8B%9A%B7%A2%B4%82%7C%8E%AB%8E%8E%84%B4%B2%C5%B%AB%9A%7E%A7%87%8Ed%98%9D

Google Search Share Check AutoFill Sign In

Assumptions utilized for Pension Estimate:

Scenario	Scenario 1
Age at Last Day Worked ⓘ	61
Last Day Worked ⓘ	4/8/2011
Age at Benefit Commencement ⓘ	61
Benefit Commencement Date ⓘ	5/1/2011
Beneficiary Date of Birth ⓘ	2/4/1954

Click [here](#) to view prior saved pension estimates on the "My Calculation History" page.

Questions?
Select Chat or Email above for assistance from HR Services.

[Back to top](#)

Print Return

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Final Thoughts

Chances are you will retire and start a pension of this magnitude only once in your lifetime. Talk to as many professional people as possible about your pension choices long before you have to make your final decision. Professional people such as bankers, accountants (taxes), financial advisors, your TWU pension/benefit representative, attorneys (wills and living wills etc.) and the AA Credit Union Financial Services are resources can be utilized without incurring expensive charges.

You should speak to a financial advisor about the following:

- Life Insurance
- When to start Social Security
- Taxes
- Inflation
- Pension Choice