

## Luncheon Seminar

**Wed, February 3, 2010**  
**11:30 a.m.- 1 p.m.**

Cleveland Police Credit Union  
2301 Payne Avenue  
Cleveland, OH 44114

Seminar will be held in the  
Board Room , 2nd floor

**R.S.V.P. to 216-621-4440 ext.6**  
**or 216-978-0606**

## ARE CHANGES TO THE OP&F PENSION PLAN ABOUT TO CHANGE YOUR RETIREMENT PLANS?

- ◆ Learn about an alternative investment option for your Deferred Comp and/or DROP funds once you retire.
- ◆ Learn how to create a lifetime income stream.
- ◆ Learn how to increase your monthly income at retirement.
- ◆ Learn how to inflation-proof your income.
- ◆ Learn how to maximize your money!

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