

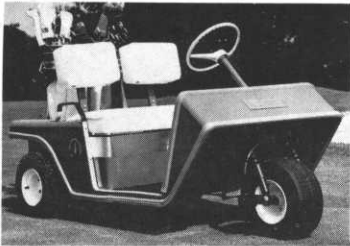
Should You Retire At Age 62?

The question of whether to retire at age 62 or wait until age 65 is one which becomes increasingly knotty for those approaching that time of life. When you retire determines to a large extent the amount you will receive in social security benefits and several variables determine which will be best for you.

If you retire at age 62 your basic benefit will be reduced to make up the extra three years of payments. At age 62 your reduced benefit will be 30 percent of the age 65 rate, but the closer to age 65 you retire, the smaller the reduction.

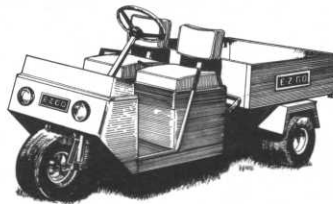
The reduction in benefits is permanent, but several other factors can raise or lower the actual payments you will receive. For example, you will be entitled to cost-of-living and other general increases. If you return to work before age 65 you will lose some benefits while you are working, but your benefit check the month you turn 65 will be higher

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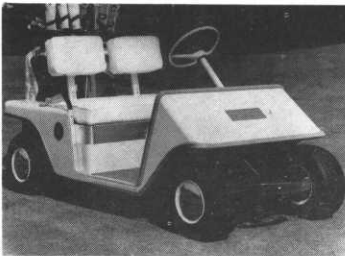


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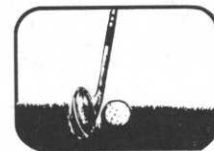
SALES-SERVICE-LEASING-PARTS

because you received fewer payments before 65 than originally anticipated. If you work anytime after retirement and earn enough to increase your lifetime average earnings, your benefits also will increase.

While you may work and still collect social security payments, you are limited in the amount you may earn without forfeiting some portion of your benefits. However, at age 72, you will receive your full monthly check no matter how much you earn. Only earned income, earnings from a job or self-employment is counted, not investment income, moving expenses, sick pay or standby pay.

Arranging your retirement to collect maximum benefits is a complicated matter which requires a great deal of planning. Be sure you get adequate advice from a professional in this field before you take the big step. It could pay additional dividends in the years to come.

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