

Who Are We?

BENCOR

- In Florida, Special Pay plans in 63 Public School Systems
- Nearly 1 Billion in AUM*

BENCOR Retirement Consultants

- Local Independent Advisors with a combined 50 years of experience working with Public School Employees

SICK LEAVE BENEFIT COMPARISON

Current w/o BENCOR Plan

\$10,000

\$2,800 Fed Inc Tax

\$620 FICA

\$145 Medicare

\$6,435 Net Pay

With BENCOR Plan

\$10,000

\$ 0 Fed Inc Tax Deferred

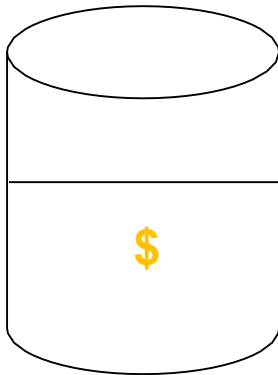
\$ 0 FICA Saved

\$ 0 Medicare Saved

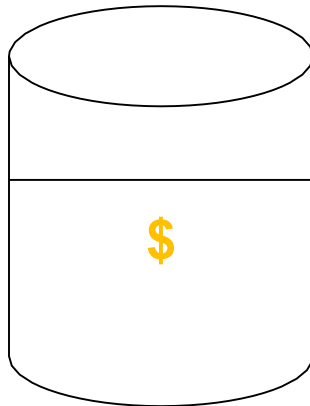
\$10,000 Deposited

Hypothetical Illustration of Laddering Strategy*

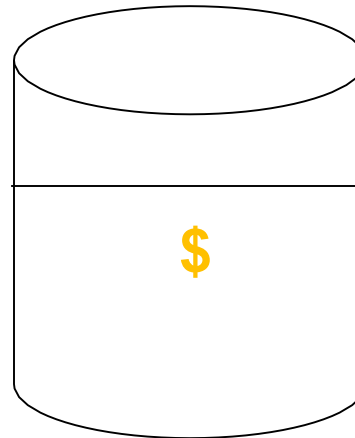
Bucket # 1
BENCOR



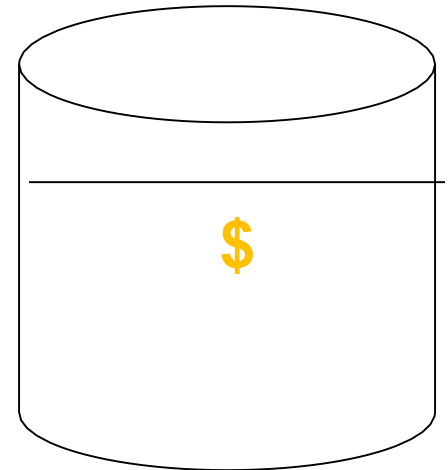
Bucket #2
Multi-Year
Guaranteed
Product



Bucket #3
Fully Liquid



Bucket #4
Market
Performance
and Inflation
Protection



*This example is for illustrative purposes only, and is NOT an indication or guarantee of past or future performance of investment choices.
The number of buckets may vary depending on individual situation.

Strategies suggested may not return the results illustrated as strategies and risks will differ from client to client.

The Next Step...

- **Set an Appointment to Visit Our Local BENCOR Office (2 locations):**

*1200 W Int'l Speedway, DSC, Bldg 100,
Ste 224-B, Daytona Beach, FL 32114*

Or

*1052 Willa Springs Dr., Winter Springs
FL 32708*

Appointments: *Marina Welding 888-323-6267*

Service: *Gena Flores or Rhonda Horner 800-330-4014*