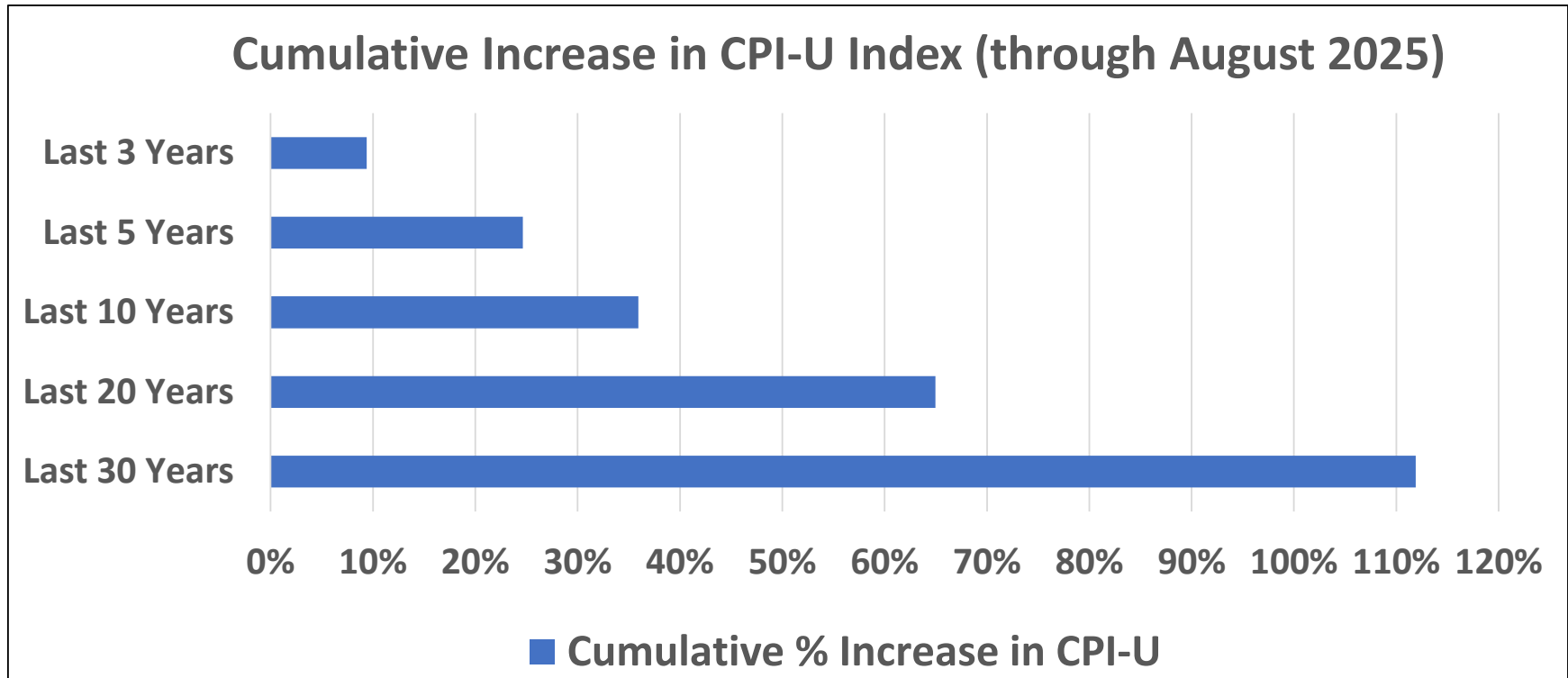
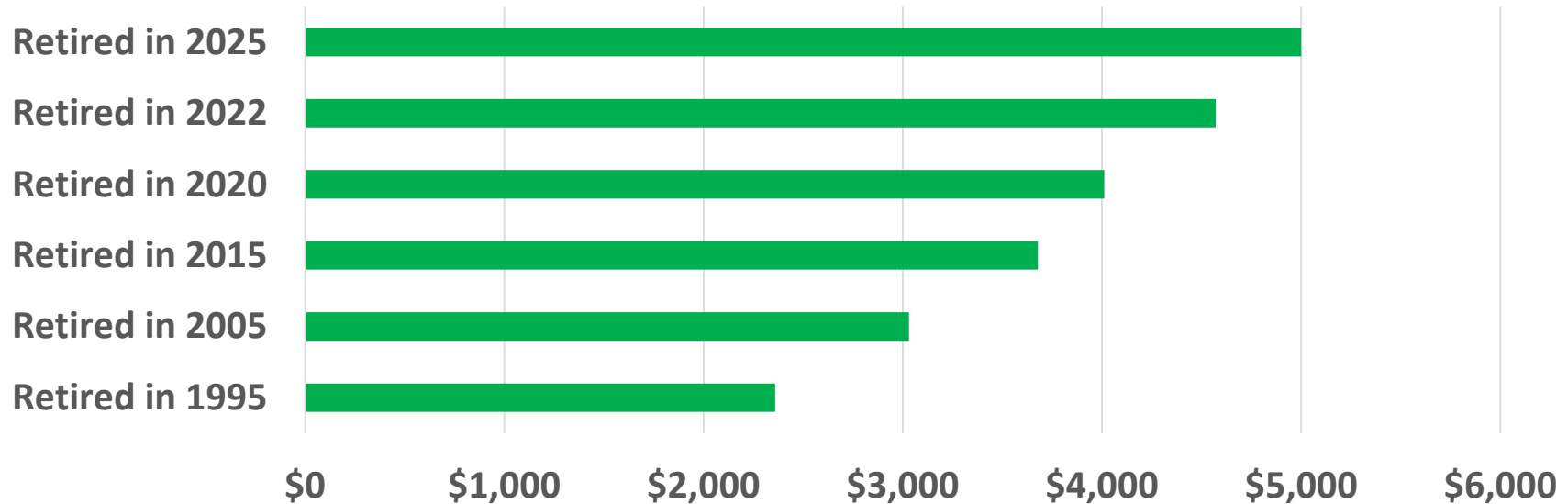


Effects of Inflation



Effects of Inflation

A retiree who started receiving \$5,000/month at retirement (no COLAs) has the following monthly purchasing power in 2025:



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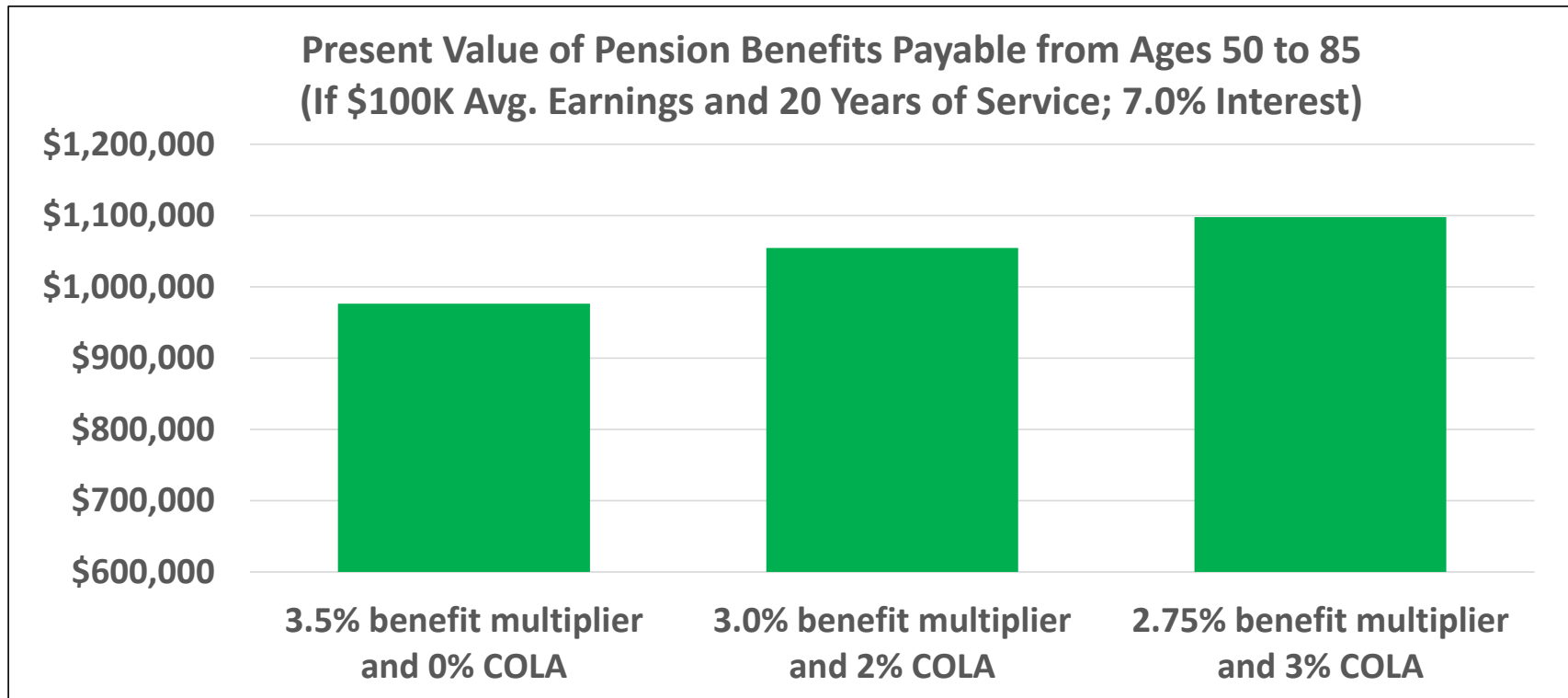
Audience Poll Question

What pension benefit would you prefer?

- A. 3.5% Benefit Multiplier, No COLAs
- B. 3.0% Benefit Multiplier, 2% Annual COLAs
(Starting the Year After Retirement)
- C. 2.75% Benefit Multiplier, 3% Annual COLAs
(Starting the Year After Retirement)



Benefit Value Comparison



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