



**Retirement planning shouldn't be a circus act.**



**YOUR PLAN AT WORK**

The Annuity Fund  
of the  
International Union  
of  
Operating Engineers



**Retirement planning doesn't have to be a feat of strength.**



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**Retirement planning doesn't have to be heavy lifting.**



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**Retirement planning doesn't have to be a high wire act.**



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**Retirement planning doesn't have to be a leap of faith.**



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**Retirement planning shouldn't be left to chance.**



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