

<Date>

**How you spend your retirement is up to you.
How much you spend may not be.**

<Name>

<Address>

<City, State, Zip>

Dear <Name>:

You've spent most of your life saving for retirement. With market volatility, depleted pension plans, rising healthcare costs, and inflation concerns, the challenge today is figuring out how to make those savings last an entire lifetime. Because average life expectancy is increasing annually, your retirement income may need to last for as many years as you actually worked. That could be twenty, thirty, or even **forty** years.

What can you do to ensure you don't outlive your assets? You can evaluate your assets and make every effort to grow and protect them so they generate an income for life. While this is important, keep in mind that all of your investments need to work together to provide the best possible mix for your overall portfolio. By reviewing your current situation, and taking into consideration your individual goals, I can help ensure that your investments are properly aligned with your goals and risk tolerance.

Whether you are retired or approaching retirement, now is a good time to re-evaluate your current investment strategy to make sure your investments are generating enough income to support a potentially long retirement. As an <Program Name> Financial Consultant and a qualified income replacement strategy professional, I would be happy to meet with you—**at no cost or obligation**—to review your overall financial situation, address any income preservation or replacement concerns, and answer any questions you may have.

I encourage you to call me at your earliest convenience or stop into the branch to schedule a complimentary consultation. It will be time well spent.

Sincerely,

<Name>

<Program Name

Financial Consultant>

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P.S. I've included an extra business card to pass along to a friend/relative who may also want to schedule a complimentary financial consultation with me.