Dear [Client Name],

You take planning for retirement seriously. That’s a good thing. After all, planning can make the difference between a retirement that allows you to do the things you love – such as traveling and pursuing hobbies – and one that doesn’t.

But even if you’ve chosen conservative investments, your retirement income may still be vulnerable to increases in healthcare costs, inflation and sudden market swings. To make certain your income is protected, it’s important that your strategy addresses these risks.

At [Agency Name], we focus on retirement income planning. During a free no obligation consultation, you can learn how it’s possible to:

• **Add a guaranteed income component to your strategy.** With the right planning, you can have guaranteed income to help pay for life’s essentials throughout retirement.

• **Help protect yourself from market risk.** You can’t control what the market will be doing when you retire, but there are steps you can take to control your income.

• **Grow your assets throughout retirement.** Just because you’ve stopped working doesn’t mean your money has to.

I’ll be contacting you soon to learn more about your situation and to discuss how I can help design a strategy for retirement. The sooner you do, the sooner you can relax, knowing the retirement you want isn’t just something you’re hoping for – it’s something you’ve planned for.

Sincerely,

[Agent Name]
Dear [Client Name],

You may be years away from retirement. But chances are you’ve already begun planning for it. After all, you want your retirement to be a time of freedom and relaxation – not tightened circumstances and worrying about the stock market.

But how do you make the ideal retirement a reality? How do you ensure that when the time comes, you’ll have enough income to pursue your interests and maintain your quality of life?

That’s where the right advice can make a real difference. I can provide insight into your current retirement income strategy and offer advice that may help you:

• *Protect yourself from market risk*. You can’t control what the market will be doing when you retire, but there are steps you can take to control your income.

• *Grow your assets throughout retirement*. Just because you’ve stopped working, doesn’t mean your money has to.

• *Add a guaranteed income component to your strategy*. With the right planning, you can have guaranteed income to help pay for life’s essentials – including healthcare and long term care – throughout retirement.

I’ll be contacting you soon to learn more about your situation and to discuss how I can help design a strategy for retirement. It’s an easy step you can take today to start planning for a brighter future.

Sincerely,

[Agent Name]