

[Your company logo/letterhead]

[Date]

[Name]

[Address]

[City, state ZIP]

Are you financially prepared for retirement?

Dear [Client name]:

As you get closer to retirement, you face a new set of challenges and opportunities. You have many things to look forward to and a long time to enjoy them. After all, you may spend up to one-third of your life in retirement. Because the decisions you make now will make a big impact on those years, a solid long-term financial program is critical to helping you meet your retirement objectives.

A solid financial program requires that you make a number of complex decisions. I can guide you through this process and help you:

1. Map your course to retirement

First, we'll assess your current financial situation and survey expenses for the lifestyle you intend to enjoy during retirement. In addition, we'll find ways to combat inflation.

2. Identify your income stream sources

We'll evaluate how much you have now and the income stream you'll need in the future. This assessment includes examining ways to supplement your retirement income and Social Security.

3. Consolidate your assets and create a long-term plan

We'll devise a strategy based on your individual needs to help build your retirement income and make sure it lasts.

Please call me at (XXX) XXX-XXXX to learn more about creating a strategy that's right for you. I look forward to helping you achieve the comfortable retirement you deserve.

Sincerely,

[Agent name]

[Agent license number]