

Dear Valued Client:

I've had the pleasure of working with you regarding your insurance/financial needs in the past.

To ensure that your thoughts and your retirement plans are being put into action, and working as effectively as you would like, I would like you to consider:

A SAFE PLAN FOR RETIREMENT IN 5 EASY QUESTIONS!

- 1) What are the 2 most important issues to you regarding your retirement savings?
- 2) Do you think you could truly withstand the next bear market?
- 3) Will you have the income stream that you'll need?
- 4) Are you prepared for nursing home or home health care in the event you, or your spouse, need it?
- 5) Do you have in place the following: power of attorney, healthcare directive, a will, a Trust if applicable?

I will be giving you a call in the next week to review these critical questions with you. My commitment to you is to answer any questions you may have, and to put a thorough plan in place for you!

I look forward to speaking with you soon.

Sincerely,

YOUR ADVISOR

A Safe Plan for Retirement in 5 easy questions, from ABS

1. What are the two most important issues for Retirees? **#1- Safety, #2- Low Costs.**

- #1, Market Sensitive Investments (Mutual Funds/ Variable annuities),
Do not protect your principal or interest.
- #2, Market Sensitive Investments (Mutual Funds/ Variable annuities),
Have real costs ranging from 2,3-4%.

Consider...

“If the market is returning 7% and your expenses are 3.0%, you keep only 4.0%, yet you assumed the risk of significant loss.”

“If the market were to go down 10% in a given year, and you were to tack on 3% in fees and expenses for management of your investment, ...your account is down a total of 13%.”

2. Can you truly withstand the next bear market?

Yes, with Traditional or Fixed-Indexed annuities.

3. Do you have the income you need in retirement?

Be prepared with - Income Insurance/ SPIA!

4. Are you truly prepared, should you or your spouse need a nursing home or home health care?

Retirement savings can go right down the drain. Protect savings with alternatives to LTC.

5. What would happen if you or your spouse were to pass on and they did not have; a will, a trust, a healthcare directive, or a power of attorney in place?

Take the time to prepare.

Can you truly safeguard your retirement savings from these threats?

Yes!

A Safe Plan for Retirement in 5 easy questions!

1. What are the two most important issues for Retirees?

Consider...

“If the market is returning 7% and your expenses are 3.0%, you keep only 4.0%, yet you assumed the risk of significant loss.”

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Consider the market sensitive investment returns necessary to catch up to the fixed product.

Year	Market Sensitive Product	Account value	Tax-Deferred Fixed Investment	Tax-Deferred Fixed Investment
	Returns (3% fees)		Averaging 5%	
1	-13%	\$87,000	5%	\$105,000
2	17.94%	\$100,000	5%	\$110,250
3	18.76%	\$115,762	5%	\$115,762

Note: A red star is placed next to the 18.76% return for Year 3.

Pretend you have \$100,000 to Invest.

Vs.

2. Can you truly withstand the next bear market?

3. Do you have the income you need in retirement?

4. Are you truly prepared should you or your spouse need a nursing home or home health care?

5. What would happen if you or your spouse were to pass on and they did not have; a will, a trust, a healthcare directive, or a power of attorney in place?

Can you truly safeguard your retirement savings from these threats?

Yes!