

I once knew a man who had built a fortune of **7.1 Million**, but he did not plan for the best way to “take his fortune.” By the time I met him, stock market losses, taxes (both income and estate) left him with only **\$715,000**. Take the time to slow down and learn the most efficient way to take the income you are working so hard to earn.

Most of the people I speak with are concerned about outliving their income. I help people by showing them ways to have a guaranteed income for the rest of their lives, indexed for inflation, and, if they qualify, taking that money out on a tax free basis.

The first thing you need to know is that our initial meeting will be brief. I will answer any questions you have, and also conduct a brief retirement security checkup. **I won't make any product recommendations, and you won't be asked to buy anything.** If you have concerns after our initial meeting, we can address them on another day.

Please be aware, my only objective is in helping you to keep your savings safe, and to design a tax free income for you if you qualify. I have products that can help with those concerns. Annuities have changed over the years. The new kind offers a principal guarantee, market participation with no market risk, liquidity, and a lifetime income if you need it.

If you have money in a brokerage house, that's fine. Most people do. **My role is to help you analyze current and future risk. I don't offer investments.** Retirement security is a process. That is the purpose of our initial meeting, to see if there are any needs or questions you might want to address.

I simply want to share with you some valuable information about a lifetime paycheck, and to help you stop losing sleep over whether your savings will last your lifetime or not.

Our initial meeting will be brief. I will not make any recommendations and you will not buy anything. I have to determine if you have needs, and what they are. My job is to help you make educated decisions about your finances that feel right to you. **This also includes doing nothing** if that's what feels right. This is not about me talking to you into buying a product. This is about helping you make financial decisions that feel right to you so that you can relax.

This is not about your investments. I am sure you have invested wisely. Are you concerned about your retirement income? How long will it last? Is it enough?

When we meet, I will ask you six questions:

1. Do you have **enough retirement savings** to produce enough income for enough time?
2. Are your income sources **dependable** for retirement?
3. Are your retirement savings **safe**?
4. Are your retirement savings generating an **adequate rate of return** without market risk?
5. Do you have **adequate insurance** and/or savings to cover a Health or long term care crisis?
6. What are your **goals for distribution** of your remaining assets at death?

People are **living longer than ever, 25 years or more**. Together, we will plan a budget to secure an income that will last as long as you do! The risk today is called **longevity risk**, and there are **serious consequences of not planning and insuring against living too long!**

I am going to ask you to prepare a budget. In that budget, you will be encouraged to give me in writing your income sources, expenses, and current retirement savings vehicles. I will bring a simple form with me to assist you in this process.

Before I make any recommendations, I will take into consideration your current retirement plan. Are there any surrender charges, taxes, or penalties to be considered? Are you receiving a current income from your asset? Is the asset for saving, spending, or to be left to heirs? What is the current yield on the account? Is it tax deferred? Are there any tax issues? Have there been market losses? Will you need a lump sum at some future point? Will you want income? When? How much?

Then, I will create a proposal in writing, and only then. My insurance companies will offer you a guarantee *in writing* you will never lose *one penny* of principal. No stock broker *can or will* offer that to you, period! End of story!

I will share the largest, oldest and safest providers of these tax deferred income streams to you, and design your plan to produce the highest returns, with no risk to principal. And, I will distill all this information, giving you at least three choices, based on your needs.

And, last, I will never ask for all your money. I don't believe all eggs should ever be in one basket, *unless you like omelets!*

But, I will ask that you **consider a portion of your savings be kept from market risk, starting as soon as you feel comfortable.**

When you do decide to make your money safe, you need to give yourself, and me, the necessary time to custom design your retirement security. After all, **you only retire once.** Slow down, now, and let's take the time to make that retirement safe and secure.

Contact me now for your **FREE, NO OBLIGATION, RETIREMENT SECURITY CHECK UP TODAY!**