



POWER OPENINGS

1. I help take the confusion out of planning for Retirement. Let's have a conversation and get to know each other so we can decide if we should begin to work together.
2. I do what I do so you can go out and live life to the fullest. Once we put a strategy into place, we will re-visit it at least once per year or more frequently if necessary. As time passes, circumstances will change so we will have ongoing discussions and I will provide options on how we can keep your strategy on track.
3. Are you happy with your current standard of living? Part of my job is to help you determine if you can keep the same standard of living that you have today, throughout retirement.
4. I will help you to put together a retirement strategy subject to your specific situation. We'll discuss your options, try different scenarios and, together, decide which choice is appropriate for you.
5. When you retire, you will have an income need. That income need may be addressed with Social Security and possibly a pension benefit, employer sponsored retirement plan and your own personal savings. Many people may end up with a deficit. Our goal is to help bridge the gap between the two so that you can continue the same standard of living you have today, throughout retirement.
6. Sometime in the future, for one reason or another, you will no longer be working. My job is to help you create sufficient retirement funds that will keep flowing when your income through paid employment stops.
7. I can help you build a retirement strategy that encompasses your current and projected future budget as well as the retirement goals and dreams that you currently have for yourself and your family. As your situation changes, we can modify your strategy.

The software tool is provided as an informational tool and is not intended to provide a comprehensive financial analysis nor investment advice. This is not intended as legal or tax advice. Encourage your clients to consult their tax advisor or attorney. For financial professional use only - not to be used with general public.

