

[FIRM LOGO]

The [FIRM]  
STORY



The [FIRM] ["and Insurance Services" (required in CA)] story is one of helping individuals and families work toward their financial goals, because we believe everyone deserves a confident, independent retirement. We'll work with you to design the retirement strategy you want — one designed to provide a lifetime of retirement income so you can pursue your happily ever after.

Within the covers of our booklet:

- A quiz to help determine your level of satisfaction with your current retirement strategy
- Six important steps every retiree in America should consider before engaging a financial professional
- Details about how a realistic financial review may help address concerns you have about your retirement strategy
- What to expect at your first appointment

Investing involves risk, including the potential loss of principal. Any references to protection benefits, safety, security or lifetime income generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

Neither the firm nor its agents or representatives may give tax or legal advice. Individuals should consult with a qualified professional for guidance before making any purchasing decisions.



# Your Next Chapter Should Include an Independent Retirement

Let us help you develop a specific plan of action.

Your story is important. You've worked hard all your life. Now, you deserve the independent retirement that can help you pursue your happily ever after. We can help you on your journey to get there.

My name is [ADVISOR NAME], and as a financial advisor, I've dedicated myself to helping others write the next chapter in their lives.

By providing straightforward retirement strategies that are tailored to clients' individual needs and that can provide a lifetime of retirement income, my team and I have been successfully helping retirees and pre-retirees achieve the independent retirements they deserve since [YEAR FIRM WAS FOUNDED].

Here at [FIRM], our business model is simple: Our clients come first. When families and individuals place their trust in us, it's our job to

help them pursue their goals for retirement — a responsibility we don't take lightly. We know you've worked hard for your money. We'll work just as hard to help you protect and grow it.

## UNDERSTANDING YOUR BACKSTORY

We begin simply by listening to you tell your life story up to this point. Only by understanding where you've come from can we begin to understand your future financial goals. Then, we provide a realistic assessment to help identify any opportunities there may be to enhance your existing financial strategy — because everyone deserves a confident, independent retirement.

## WRITING YOUR NEXT CHAPTER

It's no secret that retirees are increasingly living longer, fuller lives. We're committed to helping our clients work toward the financial independence they deserve by helping them create retirement strategies designed to ensure they have enough income to meet their needs for the rest of their lives.

## TURNING THE PAGE

Let's start writing your next chapter now by working together to design a retirement strategy that addresses your future financial goals. Call us at [PHONE NUMBER] today!

# Your Story Is Unique to You. Your Retirement Strategy Should Be, Too.

---

At **[FIRM]**, we work with all kinds of families and individuals, and we help each of them create retirement strategies designed to fit their unique needs and lifestyle.

Who relies on **[FIRM]** to put their interests above all else? It's simple — those focused on their futures:

## **Active Retirees Looking for a Plan of Action**

Everyone wants to enjoy retirement, but no one wants to run out of money while doing it. Whether your retirement calendar is filled with church activities or relaxing on cruise ships, going dancing or playing golf, joining friends for dinner or taking your grandchildren to the movies, **[FIRM]** can help make sure your

financial strategy reflects your active retirement lifestyle.

## **Retirees Concerned About Future Health Care Needs**

The last thing retirees should have to worry about is affording the health care they need, when they need it. Sooner or later, even the healthiest among us may need additional health care resources.

With at-home care services averaging \$21.50 per hour and assisted living facility costs averaging \$3,750 per month,<sup>1</sup> it's understandably daunting — but it doesn't have to significantly impact your ability to remain financially independent. **[FIRM]** will work with you to design a retirement strategy that helps keep you on the path toward financial

independence, regardless of the health challenges you may one day face.

## **Single and Widowed Retirees**

Because single and widowed retirees are often accustomed to being self-reliant, they typically like to take care of themselves.

If you are single or widowed, a realistic assessment of your retirement needs may help give you confidence that you can achieve a comfortable and independent financial future. At **[FIRM]**, our insurance and investment tools and resources can help you create a financial strategy designed to grow your nest egg and provide a steady and reliable income stream in retirement.





# Quiz Yourself!

---

It's important to re-examine your retirement strategy on a regular basis so that, as your story changes, your strategy can change with you. Are you satisfied with your current retirement strategy? Take this quiz to find out!

## Looking at your current retirement strategy:

1) Are you concerned you might run out of money in retirement?

Yes  No

2) Do you think you'll be able to enjoy a comfortable retirement?

Yes  No

3) Do you wonder if you'll be able to afford the health care you need, when you need it?

Yes  No

4) Are you concerned about whether you'll be able to afford the retirement lifestyle you want?

Yes  No

5) Do you wonder if the decisions you've made will keep you and your family financially secure in the future?

Yes  No

6) Are you concerned about market volatility?

Yes  No

<sup>1</sup> Genworth. Sept. 26, 2017. "Genworth 2017 Annual Cost of Care Survey: Costs Continue to Rise Across All Care Settings." <http://newsroom.genworth.com/2017-09-26-Genworth-2017-Annual-Cost-of-Care-Survey-Costs-Continue-to-Rise-Across-All-Care-Settings>. Accessed April 2, 2018.

### **If You Answered “Yes” to at Least One Question ...**

... you may want to consider visiting with [FIRM] to gain a realistic assessment of your retirement needs. We're committed to the financial independence of every client we serve, and we'll provide the guidance needed to help you work toward meeting your retirement income needs efficiently and with no surprises.

### **If You Answered “No” to All Questions ...**

... you never know what the next chapter in your life might look like. There's always the chance you may develop problems involving your financial strategy that could affect your retirement goals. Your family or loved ones may also face unintended financial liabilities after you pass away. It may be wise, at this point, to take advantage of a

no-obligation meeting to get a second opinion and learn about alternative strategies, insurance products and various investment vehicles.

### **Is Your Current Financial Advisor Committed to Your Financial Success?**

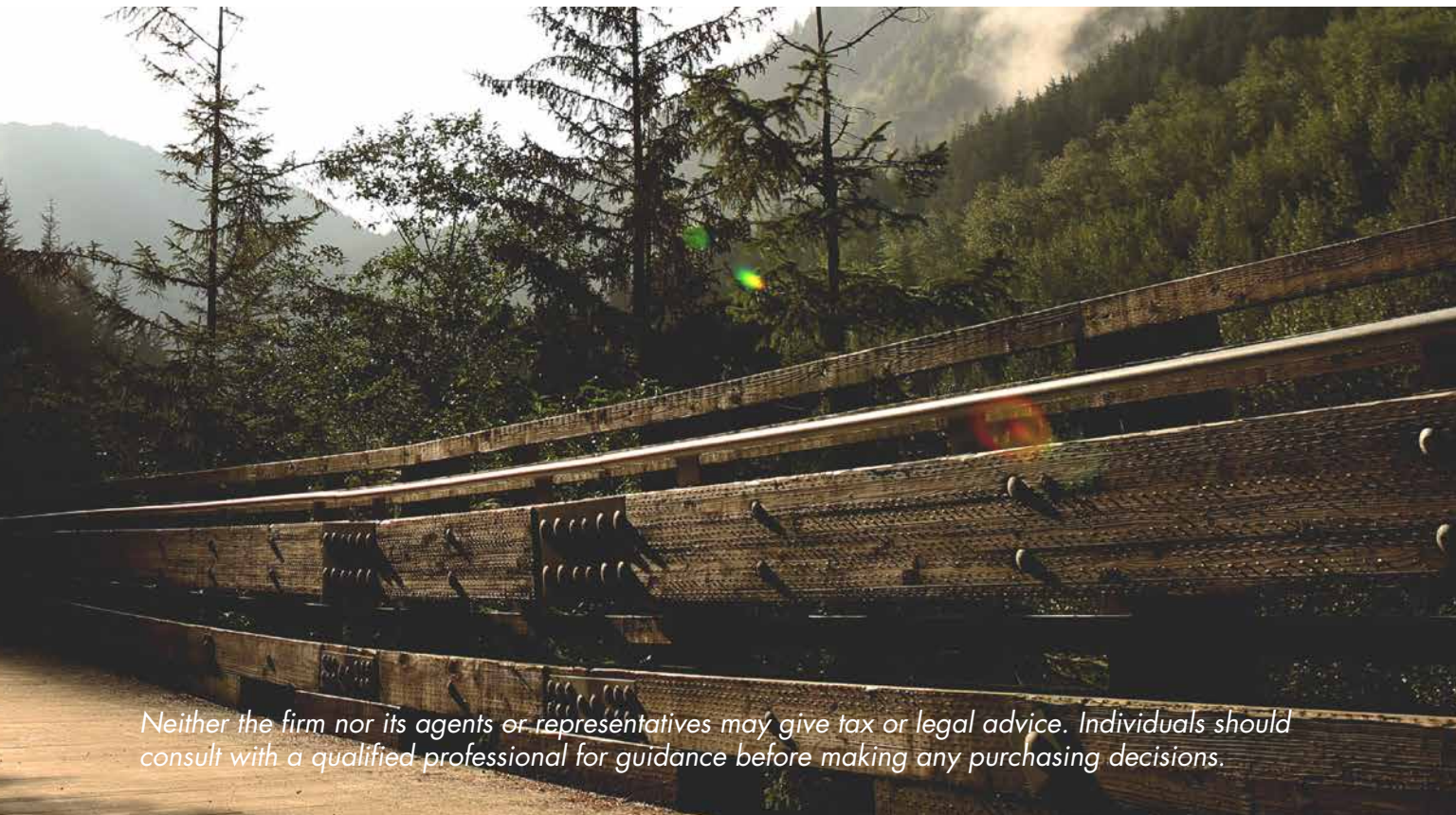
Ask yourself the questions below, and answer them honestly. Then consider whether you want to learn more about the tools and services offered by [FIRM].

- Has your financial professional ever fully evaluated your life insurance, investment plan, annuity and long-term care needs, particularly after a major life event (marriage, kids, divorce, retirement, etc.)?
- Has your financial professional ever fully disclosed all the fees you're paying for your financial

vehicles and his or her advice? If so, were you surprised at what he or she said?

- When you last sat down with your financial professional and went over your investment and income strategy, were you satisfied with your situation?
- Have your retirement savings declined in value to a level that is unacceptable to you? If so, how did your financial professional help protect your assets from future potential market losses?

We understand it is our responsibility to thoroughly understand your financial goals and objectives, leveraging our knowledge and experience to help you work toward making them a reality.



*Neither the firm nor its agents or representatives may give tax or legal advice. Individuals should consult with a qualified professional for guidance before making any purchasing decisions.*

# Who Do You Want to Help You Write Your Story?

---

## **Six simple steps to finding a financial advisor right for you.**

Think of your favorite book. Now, consider what the outcome of the book might be if it was written by a different author in a different genre. If you're currently working with a financial advisor who doesn't understand your unique goals and objectives, it may be time to find someone who can help you write the story you want to live.

### **STEP 1: MAKE SURE YOUR PRIORITIES ARE ALIGNED.**

When preparing for retirement, you and your financial advisor should be on the same page. Search for trustworthy professionals who focus on providing products and services that may help you become more confident in your overall plan for retirement. The right experienced professionals can provide the guidance and solid judgment needed to help you on the path toward achieving your financial goals.

### **STEP 2: ASK QUESTIONS.**

With an abundance of financial vehicles available, each boasting different features, don't be afraid to investigate and ask difficult questions. Seek to understand the details, benefits and restrictions for all of your options, and determine if they are acceptable to you. When it comes to your financial future, there's no such thing as too much information.

### **STEP 3: UNDERSTAND THE FEES YOU MAY BE PAYING.**

As a consumer, you deserve to understand how your financial advisor is compensated, as well as any associated costs and fees within the products that make up your financial strategy.

Regardless of which financial vehicles you choose, you may be paying one form of fee or another. However, you may be able to lower fees through a variety of methods. But before you do anything, know what you are currently paying.

The fee analysis in our assessment of your financial needs can show you precisely how much you're currently spending in annual fees on your portfolio.



#### **STEP 4: APPROACH ONLINE RESOURCES WITH CAUTION.**

The internet contains a wealth of information — but is it credible? It depends. Evaluate credibility by reading the site’s “About Us” page and looking at the page’s URL. If the website ends in .org or .edu, these extensions are used by nonprofit organizations and educational institutions.

But remember, nothing can replace the value of a team of trustworthy professionals recognized for their work in financial services.

#### **STEP 5: DEMAND PROOF!**

There’s nothing worse than getting sold a bad idea. To get a better understanding of just how experienced your potential financial advisor is, ask him or her these questions:

- **Do you invest in your professional knowledge?**

Beware of financial advisors who simply pass an exam to earn a designation and never commit to ongoing education beyond what is required. Consider a financial advisor who regularly engages in industry-specific training and takes courses to stay current on financial products and strategies.

- **Do other professionals trust you to help their clients?**

Go beyond asking someone to recommend a financial advisor based on likability. Ask instead about reputation, trustworthiness and integrity.

Of course, no single person can know everything, so it’s important to have a well-organized team of professionals help you plan for retirement, including but not limited to a qualified estate planning attorney, a tax professional, an Investment Adviser Representative and a licensed insurance producer who have experience in investment and income planning for retirees and pre-retirees.

#### **STEP 6: GET A SECOND OPINION.**

Everyone deserves a second opinion — and you can’t obtain a second opinion from the person who gave you the first. We’re committed to the financial independence and confidence of each and every client we serve. Please come meet us if you’d like to find out how you can become more confident about your own future.



# Reading Between the Lines

---

**Introducing the realistic financial review process.**

Maybe you've met with a financial advisor before to help you create your current retirement strategy, but we're willing to bet you've never had a realistic financial review.

## **WHAT IS A "REALISTIC FINANCIAL REVIEW"?**

It's a process designed to help give clarity to your overall financial situation. It incorporates the traditional aspects of rate of return, risk and reward analysis and, ultimately, the creation of a retirement strategy to help you work toward accomplishing your goals — but it's more than that. It first focuses on understanding your priorities and then considers how insurance and investment products and other financial vehicles may have been overlooked or inadequately addressed.

## **BEGINNING WITH YOU**

Our clients bring in financial concerns as different and unique as their own fingerprints. Therefore, our process is geared toward showing our clients various strategies that can help them pursue their personal future financial goals.

It's our responsibility to thoroughly understand your goals and objectives, so we can leverage our experience to help you on your path toward achieving them.

## **WHERE DO YOU WANT TO BE TOMORROW?**

Through our realistic financial review process, we sometimes find our clients' finances are not properly aligned with their future financial goals.

Our realistic financial review process can help you gain a better understanding of your current financial situation, so you can make informed decisions about the financial tools you may need. By strategically partnering with qualified attorneys and tax professionals, we can also help ensure your legal documents are in order and you have a tax-efficient strategy for the preservation and distribution of your retirement assets.

We start by addressing your concerns. Then, based on your needs, we consider a

number of areas, including: tax strategies, wealth management, asset protection, insurance strategies and legal documentation.

Following our review, you decide how to proceed. Together, we may decide that only small changes are necessary or that no changes are needed at all. Regardless, a realistic financial review allows you to clearly see where your retirement assets and income planning are designed to lead you.

## **FINDING THE RIGHT FINANCIAL TOOLS FOR YOU**

Most people don't realize how valuable it is to pick the right financial tools when planning for retirement. Where you elect to place your hard-earned money can greatly affect the level of your income

distribution, your future income taxes, your capital gains taxes or even taxes on your Social Security income.

## **MEASURABLE RESULTS WITHOUT THE GUESSWORK**

Your previous financial strategy may have been focused on the growth of your assets by adopting a "buy and hold" strategy, whereby you invested in the market and held onto those assets for an indefinite period of time before gains could be realized. Our process is much different. We use investments, insurance and other financial products that clearly define your path toward pursuing measurable results.

---

*Any fees associated with managing your investment portfolio or the engagement of outside tax or legal professionals will be fully disclosed to you in advance.*

# Take Action Toward Achieving Your Financial Goals

---

## **What to expect at your first appointment.**

**We'll greet you warmly and see you at your appointment time.**

In your first appointment, you'll meet with our team of trusted financial professionals to discuss your future financial goals. Based on your financial needs and objectives, we will identify potential tools and strategies aimed at helping you live the retirement lifestyle you deserve. We know your time is valuable, so we'll be efficient, and there will be no surprises.

**Bring your spouse, partner, family members or friends with you.**

One of the most effective ways to build a plan of action is to bring all decision-makers

together in one room. Especially at your first appointment, it's important that everyone who may be involved has a genuine understanding of your financial goals from the beginning. With everyone on the same page, we can help build a sustainable retirement strategy together.

**Help us understand your current financial situation.**

We want to spend our time in this first appointment getting to know you and coming to understand your future financial goals. For that reason, much of your first appointment will be spent simply in conversation.

However, if you can bring in some items that will help us get a sense of your current financial situation (such as your latest tax return, Social Security statements, recent statements from any investment accounts and insurance contracts, etc.), we can also spend a few minutes toward the end of the meeting reviewing those to better understand where you are in relation to your goals.



**DURING OUR INITIAL TIME TOGETHER, WE'LL ANSWER THREE KEY QUESTIONS:**

**1. What do you want your retirement to look like?**

A genuine understanding of your future financial goals is a key element to developing an appropriate plan of action. This meeting lets us assess whether you're on the path to achieving your future goals in light of the financial assets you currently hold.

**2. Can we help you address your future financial goals?**

We can't help everyone who comes through our doors. After our initial meeting, we should have enough information to

fully assess whether our realistic financial review may help you reach your desired destination.

**3. Are we the right fit for each other?**

We understand that choosing a financial advisor is a very personal endeavor. We'll provide you with the information you need to determine whether you want to take the next step in our financial process to address your future financial goals, but you're under no obligation to do so. Together, we'll figure out if continuing to build a working relationship is right for all parties.

By the end of the meeting, we'll determine together

whether we can help you address any concerns you may be experiencing regarding your retirement strategies. If the answer is yes, then we'll schedule a second appointment so we can look more closely at your financial situation and do what we do best: Design a retirement strategy fit for you and your family.

**SO, WHAT ARE YOU WAITING FOR?**

[FIRM] has helped countless individuals and their families to and through retirement with confidence. You, too, may have greater confidence in your retirement strategy knowing that trusted, independent professionals are here to help you pursue your retirement goals.

Contact us at [EMAIL] or [PHONE NUMBER] today!



## 8 STEPS TO INCREASED CONFIDENCE

1. You receive a complete review with our realistic financial review process.
2. Our team explains the conclusions of our review and helps you understand your current situation and how the findings could impact your financial future.
3. Our team creates a personalized strategy for you to address your concerns. If necessary, we can work with your tax and legal professionals or refer you to those we strategically partner with to provide these services.
4. We review your most recent tax return to uncover potential tax-efficient opportunities. Again, this may require working with a tax professional for assistance.
5. Together, we review your strategy again to further ensure it is targeted toward your future financial goals.
6. Your realistic financial review is complete! Now, we believe you will be better prepared to navigate what life sends your way.
7. Your documentation is organized in a folder with all your key financial papers.
8. Ready, set, GO! Once you engage our services, we are with you whenever you need us to help identify and address your financial concerns by providing you with timely, accurate and helpful information.



## About Us

---

**[Advisor Name]**

[Advisor Title]

Molorit omniminte vellore henihit porepe ped min el in rehenda eperrovit quo eictaspedis doluptiona cum facepra tesequosae liaepellut fugit di que deliciae asped ma quasit rectoris moloribus nu.

Ut officiiis aut fugiam faccus rest, quas inti volese velesse quodit iur audi aliquod igente quamusciis quati quiasperum, volorerum aut valor sumquia olo dolupta quamet apitatin

et liaecte modit ad quodis et eossi qui ad quos debist untios ipsapernamet quisti ad quiasitaquas sum et

ped minverrovit vero tem aribus is explatiis aut ad et a sersperem qui alisitati offic tem doluptatust maximus, omnis quam fuga. Uptaturitis et vendae prent aliquo te pa et quo quis volorecturis apedio. Aditios ducipsam repere ea dis doluptatio volupta tessit



**[Advisor Name]**

[Advisor Title]

Molorit omniminte vellore henihit porepe ped min el in rehenda eperrovit quo eictaspedis doluptiona cum facepra tesequosae liaepellut fugit di que deliciae asped ma quasit rectoris moloribus



**[Advisor Name]**

[Advisor Title]

Ut officiiis aut fugiam faccus rest, quas inti volese velesse quodit iur audi aliquod igente quamusciis quati quiasperum, volorerum aut valor sumquia olo dolupta quamet apitatin et liaecte



**[Advisor Name]**

[Advisor Title]

Lo dolupta quamet apitatin et liaecte modit ad quodis et eossi qui ad quos debist untios ipsapernamet quisti ad quiasitaquas sum et ed minverrovit vero tem aribus is explatiis aut ad et a



An aerial photograph of a winding asphalt road that curves through a dense, green forest. The road has white dashed lines and a solid white edge line. A small blue car is visible on the road in the lower-left quadrant. The forest is thick with various shades of green, suggesting a mix of tree types. The overall scene is captured from a high angle, looking down on the road and the surrounding woods.

**[FIRM LOGO]**

[Firm/Agent Name] [“and Insurance Services” (required in CA)]

[State Insurance License # \_\_\_\_\_ (required in AR, CA)]

[Firm Website]

[Firm Phone Number]

[Firm Address]

AE04189205C

[Investment Advisory Disclosure]