



Dear XXXXXXXX

Are you interested in learning what others have been doing to protect their retirement nest egg, ...to protect their ability to retire, ...**so you will not ever have to worry about outliving your assets,...or losing one dime of an IRA or a 401-k rollover, ever again!**

Do you have \$250,000 in your IRA or 401-k?

If you do ...you should take the time to understand your investment and savings options ...so you never lose another dime ...so you make the most of your retirement savings ...***and you do not outlive your savings!***

Take the time to attend a brief financial re-orientation seminar, or take the time to view a brief presentation that could save your retirement! This presentation is ***designed to benefit those approaching or those who are already retired ...with IRA and 401-k assets.***

Did you know ... that you could ***protect your entire IRA or 401k-rollover account from losses*** ... even when the stock market goes down?

Did you know ...***that you could lock-in your gains*** ...relative to increases in a benchmark stock market index?

Did you know, ***that you could guarantee an 8% increase in your income account value every year?***

...This guarantee will provide you and/or your spouse ... ***a larger guaranteed income stream in retirement ...one that contractually, ...you cannot outlive?***

Consider that you will learn how to protect not only the asset, your nest egg, ... **but how to protect your spouse**, by providing him or her with the choice of either:

a) A guaranteed **lump sum** of your remaining **IRA value** upon your death,

or

b) The payout of a **significantly larger sum, paid out over a minimum of five years**,

or

c) The payout of an **increasing income stream** for the rest of his or her life.

The opportunity to learn what others have been doing to protect their retirement nest egg is yours, ...learn how to protect your ability to retire, ...**and you will not ever have to worry about outliving your assets, ...or losing one dime of an IRA or a 401-k rollover, ever again!**

Call John Smith - Retirement Advisor(123) 456-6789

Or click here to take the class on line- free of charge

Or Call to reserve a seat at or next live dinner seminar

Sincerely

John Smith -Retirement Advisor