



To my friends, and neighbors

...I know you must be thinking about Retirement ...we all are.

When will we retire?

When will we be able to retire?

If you can retire ...how much income can you expect to receive each month ...each year ...based on your savings and investments?

What will your lifestyle be like?

Everyone approaches retirement with a different perspective!

Will you be approaching retirement on your own terms ...financially speaking?

**Retirement on your terms is better than accepting "retirement" ...based on someone else's terms, so consider the following.**

Consider the following:

1. Based upon your current savings, and your future trajectory of retirement savings, one can determine what your accumulated nest egg will look like.
2. Are you set, or will you have to save even more ...in order to arrive at retirement safely?
3. A budget, can always improve real world savings, and increase the size of that nest egg.
4. A brief conversation or even an examination of where you stand now, could prove to be very interesting.
5. A "Financial Re-Orientation"- so you know more about your investment and savings choices along the "Spectrum of Risk and Return", could be extremely beneficial.
6. What kind of **returns** can one expect in the stock market, CDs, Insured Products (annuities), bonds?
7. Knowing more about **accumulating a nest egg** ...saving and investing for retirement, as well the ....**the decumulation** of that nest egg (how it is you will take withdrawals in retirement) ...will increase your ability to arrive at retirement safely.
8. Also, we all know how expensive life is, so make sure, ...as a family, that you have enough life insurance to take of those you love, ...in case you die prematurely.
9. We can do this together ...in my office or in your home, and /or I can email you "**A Safe Plan for Retirement**", for you to review on your own.
10. How well will your personal plan or vision of retirement work out?
11. Does your current plan translate into retirement income security?

12. The reality is, by definition, the ups and downs of stock market offer "Zero" retirement income security.
13. For the record, a real world ...a more realistic plan for retirement will require insured solutions.
14. A typical 401-k or an investment philosophy based solely on the merits of the stock market will most likely ...not protect your family.

If you would like to, if you need to have a conversation relative to these issues, please give me a call.

Thank you and I look forward to speaking with you.  
You can call me or email me if you are interested in getting together. 888 227 3131 xt. 207, [stevend@absgo.com](mailto:stevend@absgo.com)