

Financial Representatives Should Place the Text of this Document on their Company Letterhead

[Name]
[Address Line 1]
[Address Line 2]
[City, State 12345]

Dear [Client]:

You take planning for retirement seriously and that's a good thing. Planning can make the difference between a retirement that allows you to do the things you love.....and the one that doesn't.

Living someday the way you want means having a roadmap now, including how much to have saved by the time you retire. Your retirement income may be vulnerable to increases in healthcare costs, inflation and sudden market swings. A few things to consider:

- Will you have enough income in retirement to meet your needs?
- Are you prepared to manage your retirement income?
- Are you aware of the facts that may point to potential challenges to your success?

To make sure your income is protected by these risks, it is important to work with a professional who can help design a strategy for retirement. The sooner you do, you will be able to retire that you've planned for.

Sincerely,

[Name] [Title] [State License #]

FINANCIAL REPRESENTATIVES: REMOVE INFORMATION BELOW BEFORE SENDING TO YOUR CLIENTS.

This material is for use by licensed financial professionals.
Provided by AIMCOR Group, LLC

AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage. All rights reserved. AIMCOR Group, LLC is not liable for any agreements or contracts between our affiliate member organizations and the financial professionals they serve.