

With so many things changing in our world and continuing concerns about the economy, now is an important time for you to plan for the future.

If you are still working and planning for retirement, you need to know how your money will work for you in retirement. How will taxes, cost of living increases, the prospect of needing long-term care and many other factors impact your retirement income? If you are already retired, it's important to continue to monitor your financial situation. Many factors throughout your retirement can affect your financial health and flexibility. A personalized annual financial review can help assure that you are taking advantage of new opportunities, avoiding pitfalls, putting your money to work for you and protecting your legacy.

Life expectancies continue to increase; there is a very real chance that your money may not last throughout your retirement. Most people don't realize the impact that the following factors can have on their retirement and caring for their loved ones:

- **Death of the first spouse** – The income situation will almost always change when one spouse passes away.
- **Taxes & Inflation** – These are very real financial factors that will impact your income. If you haven't accounted for them in your Income Plan, you MUST!
- **Rising Medical Expenses and Long Term Care** – This can potentially be the quickest drain on your income, learn how to plan for it.
- **Proper Risk Management** – Learn how to protect your principal from economic downturns, which could impact how long your retirement income will last.

It is important to review your insurance and retirement income plans regularly. Please call my office at [redacted] to schedule a complimentary visit for your personalized annual review. I will take the time to visit with you about your concerns and needs, and help you take the necessary steps to help you make sure you're ready for whatever the future might bring.

I look forward to helping you provide for and protect your loved ones.

Sincerely,

Respond and learn how life insurance or annuities can be used in various planning strategies for retirement. No legal, tax or accounting advice will be provided. This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice. 12636 274038