Dear Client,

With all of the crazy market turmoil and ups and downs of the past ten years, I want to help you re-evaluate where you stand financially and plan for your future.

I have a computer program called "Retirement in a Nutshell" that can quickly help you visualize how the items that make up your cash flow (like your 401k, Social Security, Pension, Rental Income, and debts) come together in future years.

It will compare these cash flow items to your current standard of living, with inflation built in, and tell you if you are in great shape, about the same or need to do more.

It will do it without requiring you to spend hours filling out forms, you don't have to itemize your expenses which is a pain, you will be able to see your numbers without a lot of canned language in a concise report of less than 20 pages.

To protect your privacy, it does not require entering any Social Security numbers, account numbers, address, or phone number; It does not even require your birth date, just your birth year.

You are a part of the process of entering and reviewing the data. You help with the assumptions and insure the data is entered correctly. You can request unlimited "what-if" scenarios.

You will be surprised how little it costs to do this. If you would like to get going and stop wondering if you are OK, please call and let me help you.

 Very Truly Yours,