

SAMPLE WORK-

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Dear Customer:

Are you one of the nearly 6,000 Americans turning 65 each day? Or are you one of the baby boomers who are turning 50 every seven seconds each day? Either way, you are facing retirement sooner rather than later. Are you ready to face retirement in these volatile economic times?

Retirement absolutely sneaks up on the majority of Americans in the late 40's and early 50's. How could it not? So many of us spend our time going to school in our early 20's, beginning and rising in our careers in our late 20's, raising our families in our families in our 30's and begin facing empty nests in our 40's. All of a sudden we are looking at our empty nests and our empty retirement funds as we approach our late 40's early 50's.

Are you like so many men and women who find themselves confused and overwhelmed by everything that has to do with retirement?

- When is it too late to plan for your retirement?
- How much should I put aside to fund my retirement?
- What are the retirement plans that I am eligible for?
- What do IRA and Roth IRA mean?
- Will I have to work during the time of my retirement?
- What if I want to work, how does that affect my retirement?
- Who can answer these questions that I can trust?
- What about all the news about those who have lost their retirement savings?
- Could that happen to me?

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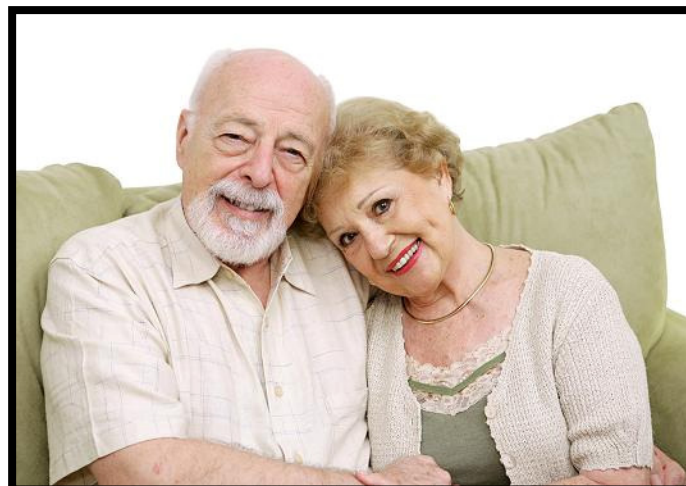
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Now What? A Guide to Retirement During Volatile Times, by author XXXXXXXX delves into these common questions and gives you straight forward answers you can use. In these fast moving times, each and every one of us needs to know what to expect and what to do when surprises come upon us. XXXXXXXX shares his thoughts in an honest manner:

“‘Now what?’ explores new ways of looking at your retirement – whether you have already retired or are getting ready to take the plunge. This books shows you how to make the most of your nest egg and retirement income – how to budget and stretch your budget. More than that, this book will help you factor in other important considerations – for example, your lifestyle, goals, interests, and values – as they change during your retirement years. This way, you’ll enjoy your new retirement life more, while also protecting your capital.

“If you're one of the 76 million baby boomers who have recently retired, or soon will, the odds are good that your prime earning years are already behind you, or soon will be. So now it's time to focus your financial planning on the distribution years, that time in life when you'll be depending not on salary, but on those assets you've worked so hard and long to accumulate.”



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Exceptional advice from XXXXXXXX comes from his years of experience as an investment and financial advisor. XXXXXXXX's experience is an impressive resume; including time spent teaching, advising on boards, published in periodicals and books, as well as a radio host:

- Taught finance at Dominican University
- Member of the Advisory Board of the House of Representatives Banking and Finance Committee
- Nationally published for his market comments and opinions on the world of finance in the Hudson Valley Business Weekly
- Financial opinions published in USA Today and various local publications
- Often quoted figure in the business pages of the Journal News and a respected member of the newspaper's Business Leaders Roundtable
- Hosted WRKL Radio's Smart Investor show from 1992 to 1998
- Co-hosted Financial Mobility on WRKL and TKR
- Hosted "Invest in You" in early 1990s
- Since 1992, published the financial newsletter, The Smart Investor
- In 2006, became the co-publisher of Rockland Business Digest; which is the Rockland Business Association official magazine. Website address is www.RBDigest.com.
- Published author of "Investing From Within: A Story of Understanding"
- Published a series entitled "Zoo Exchanged: Teaching Our Kids About Money"
- His latest book: Now What? A Guide to Retirement During Volatile Times"

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What better time than today to begin to look long and hard at your retirement investments, your current lifestyle, your desire lifestyle and the current economic situation than now. Who better to receive this information from, than a professional who has dedicated his professional career to teach and to advise others of how to deal properly with their money?

Sister Mary Rose McGready, a child's advocate is quoted as saying "There is no greater joy or greater reward than to make a fundamental difference in someone's life. XXXXXXXX understands Sister Mary Rose McGready's thoughts very well. For years, XXXXXXXX has been making a fundamental difference in the financial savvy and the financial newbie's choices that shape their financial futures. No longer are we left wandering out in the financial wasteland of retirement; XXXXXXXX is there to lead us to where our futures are brightest.

Retirement is often seen as a dark and dreary time of no money and no hope. XXXXXXXX shows us how we can live the lifestyle that we have been living by using our investments wisely. XXXXXXXX walks us through the maze of Social Security, discusses Long Term Care Insurance, mutual funds and other investments you can pursue. Questions you have are answered in a manner that leaves you empowered to go and make the decisions necessary to live your retirement dream.

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Throughout the book you will learn about the following types of investments:

- Passbook savings accounts
- Certificate of Deposits (CDs), real estate
- Stocks
- Bonds
- Mutual Funds
- Precious Metals and commodities
- Foreign Currencies
- Annuities

You will find out what kind of baby boomer you are. Are you **Empowered, Wealth Builder, Leisure Lizards, Anxious Idealists, or Stretched and Stressed?** What type of baby boomer you are will determine how you prepare for your retirement. XXXXXXXX will show you with an ease often unknown in the financial world how to plan and execute your retirement dreams.

Retirement can be a great deal of fun and adventure for the retiree who has planned and chosen well. They can travel across the United States or overseas as they desire. Making purchases of a new home or a new vehicle isn't a hardship for the retiree who plans ahead. Choosing what to do and where to go can be a matter of pleasure rather than moments of pain. How, by reading *Now What? A Guide to Retirement During Volatile Times.*

This incredible book is an answer to every baby boomer's questions as they approach retirement. There is no need to go at it alone. *Now What? A Guide to Retirement During Volatile Times* is the type of road map every person can't live without.

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