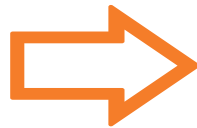




AUTOMATEDAdvisor[®]
The Automation Experts

HEADLINES

& BULLET POINTS





HEADLINES & BULLET POINTS

Use this list of marketing headlines and bullet points for your next direct mail piece. There are a variety of subjects and topics to choose from below, so select the best ones that specifically fit your event's topic.

RETIREMENT & INVESTMENT HEADLINES

1 HEADLINES: HOW TO..., WITHOUT ...!

- 1A Strategies to Potentially Capture Significant Market Gains, While Helping Reduce The Anxiety and Uncertainty of Traditional Market Strategies!
- 1B Strategies To Retire With Confidence, Without The Fear of Running Out of Money!
- 1C Strategies To Retire Early With Confidence, Without The Fear of Making The Wrong Decision!
- 1D How To Select The Pension Option That May Be Best For You and Your Unique Situation.

2 HEADLINES: THE TRUTH ABOUT... WHAT ... ISN'T TELLING YOU!

- 2A The Truth About Investing In Retirement, What Wall Street Isn't Telling You!
- 2B The Truth About Retirement In Today's Economy, What Your Current Advisor Isn't Telling You!
- 2C The Truth About Social Security... How To Help Maximize Your Benefits For Increased Income In Retirement!
- 2D The Truth About Investing In Retirement... What You Don't Know Can Impact You!

3 HEADLINES: WHAT EVERY NEEDS TO KNOW ABOUT

- 3A What Every Retiree Should Know About Creating An Income They Can't Outlive!
- 3B What Every Retiree Should Know About Getting The Maximum Income From Social Security!
- 3C What Every Employee Should Know About Maximizing Their Employer Pension Plan!
- 3D Who Else Wants To Retire With Confidence Prepared to Minimize the Impact of the Market's Performance on Their Money?

4 HEADLINES: WHAT TO DO IF ...:

- 4A Potential Strategies If You're Closing In On Retirement, And Feel Uncertain or Unprepared...
- 4B Feeling Confused and Uncertain About All The Unknowns In Your Retirement Plan?
- 4C Reduce The Confusion and Uncertainty In Your Retirement Plan...
- 4D Discover How To Retire With Confidence, Knowing You Have A Plan To Help Carry You Through.

5 HEADLINES: OTHER

- 5A Looking Forward To Retiring, But Uncertain If You Can Afford To?
- 5B Who Else Wants To Potentially Retire Years Earlier Than They Thought They Could?

RETIREMENT & INVESTMENT BULLET POINTS

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RETIREMENT PLANNING BULLET POINTS

- 6A Help reduce the fear and uncertainty around retirement planning.
- 6B Strategies to manage the effects of a market correction so you don't live through 2008 all over again!
- 6C Squeeze more out of your Social Security benefits. (The strategies we'll show you could mean thousands of additional dollars over your retirement.
- 6D Maintain control of your assets, and keep them in your pocket and minimize the effect of taxes.
- 6E Potentially avoid "Four Retirement Deceptions" that may cause you to run out of money in retirement.
- 6F Live your retirement years with confidence, knowing you've prepared for 5 of the retirement milestones you may have to navigate.
- 6G Design a strategy to potentially provide an income you cannot outlive.
- 6H Strategies to construct a retirement plan that your spouse can manage in the event of your death.
- 6I Strategies to determine exactly how much income you'll need in retirement and where it can come from.
- 6J Discover the true impact of inflation and how it may impact retirees in later years.
- 6K Discover the little known tax law that allows you to potentially create tax free income from otherwise taxable investments in retirement.
- 6L 4 strategies for potentially increasing your income, even in today's low interest rate environment.
- 6M Why the Wall Street myth of buy & hold could cost you.
- 6N Five of the income planning miscalculations that may cause retirees to return to work.

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INVESTING BULLET POINTS

- 7A Strategies to capture maximum market growth while potentially avoiding the losses in down years.
- 7B Strategies to identify the best options in your retirement plan fund options.
- 7C Why Wall Street's myth of "Buy and Hold" May Cost You!
- 7D The truth about market risk in retirement, What Wall Street Isn't Telling You.
- 7E How to manage your retirement plan without complicating your life.
- 7F Potential market strategies in your retirement plan.
- 7G Strategies to avoid the cycle of buying high & selling low in your retirement plan.
- 7H Methods to potentially create a growth allocation strategy for positive years and management through the down years.
- 7I Strategies to legally reduce or eliminate unnecessary taxes in retirement.
- 7J 7 Strategies to minimize the confusion of investment planning.
- 7K Strategies to potentially live out your retirement years on your terms and minimize the fear of running out of money.
- 7L Discover strategies to potentially outperform other professional money managers while potentially saving money on their fees in the process.
- 7M Discover the impact, and additional income a Roth conversion could generate for you in retirement.
- 7N Learn the strategies many investment advisors use to misrepresent projected rates of return to consumers.

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INTEREST RATE BULLET POINTS

- 8A Strategies to help increase your interest earnings in retirement, without the added risk of the stock market.
- 8B Discover optional interest earning vehicles for your money, even in today's low interest rate environment.
- 8C Learn why too much money in guaranteed investments could potentially be a risky move you make with your money.

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PROTECTING LIFE SAVINGS FROM HEALTH CARE COSTS BULLETS

- 9A Strategies to pay for long term care while minimizing the effect on your assets!
- 9B How Medicaid Strategies May Help Protect Your Retirement Savings!
- 9C Methods to obtaining long term care insurance with a Guaranteed refund if you don't need it!
- 9D Discover what most long term care insurance companies may not be telling you about the potential future cost of coverage.
- 9E Strategies to help get long term care coverage at an affordable rate, even if you think you're uninsurable!
- 9F Strategies for providing care for an aging spouse or parent, without jeopardizing your own financial plans in the process.

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TAX PLANNING BULLET POINTS

- 10A 7 strategies to use exemptions, exclusions, deductions, and credits to slash your tax bill.
- 10B Discover methods to potentially keep more of your IRA, 401k, and other retirement plans in YOUR pocket and out of Uncle Sam's.
- 10C Learn methods to minimize the amount of taxes you owe on your Social Security benefits.
- 10D Strategies to potentially increase your income in retirement while at the same time helping reduce your income taxes!
- 10E A potentially overlooked strategy for creating tax-free income from your taxable investments!
- 10F To convert or not convert. Could A Roth IRA Conversion Potentially Save You Thousands in Taxes?

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INFLATION BULLET POINTS

- 11A How to help ensure your income keeps up with inflation in retirement.
- 11B Discover a potential problem of otherwise solid retirement plans... that could be missed by many!

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ANNUITY BULLET POINTS

- 12A Understanding the fees inside your annuity.
- 12B Discover the true differences between fixed, indexed and variable annuities and what the differences really mean for you!

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ESTATE PLANNING BULLET POINTS

- 13A Discover 3 common mistakes people make with wills and trusts that may cost their beneficiaries thousands after they're gone.
- 13B Strategies for providing for your spouse in the event of your premature death.
- 13C Strategies to provide for your kids and grandkids after you're gone, without causing division within the family.
- 13D 7 Strategies for passing your hard earned savings to your beneficiaries and charities while minimizing the amount given to the IRS.
- 13E An informational estate planning document for your IRA and other qualified retirement plans.
- 13F 3 reasons you may not want to have your IRA in your trust.
- 13G Avoiding the most common mistakes often overlooked when choosing an executor of your estate. Why your most responsible child may NOT be your best choice.

COLLEGE PLANNING HEADLINES & BULLET POINTS

14 HEADLINES: COLLEGE PLANNING

- 14A Strategies For Planning To Send Your Child To The School of Their Dreams, Without Going Into Debt In The Process!
- 14B Strategies To Send Your Child To The School of Their Dreams, Without Sacrificing Your Own Retirement In The Process!
- 14C Methods to Help Send Your Child To The School of Their Dreams, Even If You Haven't Saved A Dime For Their Education!
- 14D Planning To Pay For Your Child's College Education, Without Jeopardizing Your Own Retirement In The Process.
- 14E 7 Strategies To Help Fund Your Child's College Education, Even If They Don't Qualify For Scholarships!
- 14F Is Your Child Headed Off To College? Discover What The College Aid Officer May Not Be Telling You!
- 14G College Years Sneak Up On You? Wondering How You'll Cover The Costs Without Going Into Debt? Complimentary Video Program Will Show You How.
- 14H College Tuition Is Up 250% Over The Last 30 Years! Do You Have A Plan To Minimize Your Out of Pocket Expenses? We Do. And We'll Share It With You In This Complimentary Video Program.
- 14I What To Do If Your Child Is Headed Off To College, And You Haven't Saved A Dime!

15 COLLEGE PLANNING BULLET POINTS

- 15A How To Identify The Colleges That Will Give You The BEST Financial Aid Packages.
- 15B How To Send Your Child To The Private College They Want To Attend, For Potentially Less Than A State School!
- 15C Understanding the Potential Advantages and Disadvantages of the 529 Plan.
- 15D Strategies To Help Your Child Graduate, In a Cost Efficient Manner.
- 15E College Related Tax Deductions and Credits That You May Be Unaware Of.
- 15F The Difference Between Federal Money, State Money, and College Money, and How To Qualify For Each!
- 15G Be Informed About Scholarships, Financial Aid, And Student Loans.

SOCIAL SECURITY HEADLINES & BULLET POINTS

16 HEADLINES: SOCIAL SECURITY

- 16A Feeling Unsure About When To Take Your Social Security? Complimentary Program Provides Information That You May Need To Know To Help Ensure You Get The Maximum Benefits Possible!
- 16B What Every Retiree Should Know About Maximizing Their Social Security Benefits!
- 16C Strategies to Potentially Maximize Your Social Security Benefits... What You May Not Be Aware Of!
- 16D Thinking About Taking Social Security at Age 62? Make An Informed Decision! What You Don't Know Could Cost You Thousands...

17 SOCIAL SECURITY BULLET POINTS

- 17A Discover The Role Social Security Benefits Should Play In Your Retirement Income Plan.
- 17B 7 Strategies For Maximizing Your Social Security Income In Retirement.
- 17C Social Security Strategies For Married Couples.
- 17D Why Starting Your Social Security Benefits At 62 Could Cost You Thousands of Dollars.
- 17E Strategies To Avoid Excessive Taxation of Your Social Security Benefits!