Lifespan

WEALTH MANAGEMENT®, INC.

What to Expect During Your Complementary Consultation

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www.RetireRelax.com

WHAT TO EXPECT DURING YOUR COMPLEMENTARY CONSULTATION

People who come in to meet with us have a number of specific questions, such as:

- Can I afford to retire?
- What do I need to do before I retire?
- What should I do with my retirement plan?
- How much income can I get?
- How do I know who to trust?
- How much will it cost me?
- How should I take my pension . . . lump sum or monthly payments?
- How can I reduce income taxes? Estate taxes?
- I'm inheriting some money, what should I do?
- My money is (at the bank or at another financial firm) Should I leave it there? Are there better alternatives?
- What are my best options for maximizing my Social Security benefits?

Maybe your concerns are on this list, but you may also have additional questions.

People may also have some general fears and concerns about meeting with us:

- Will you try to sell me something?
- Will you put pressure on me to make a decision?
- I don't want to feel that I am under any obligation to work with you.

Let's put these fears to rest right away. We have been offering complementary consultations since the mid-'80s. We won't try to sell you a product and we have never heard or received complaints that we put pressure on people to work with us.

We are an investment firm and are Certified Financial Planner™ Professionals. We manage money for investors, pre-retirees, and retirees. Whereas many people in the financial industry will tell you that their product is good for everyone, the fact is that we are not right for everyone. And not everyone is right for us. If we feel that our program might be a good fit for you, and that you might be a good fit for us, we will say so. If not, we will say so.

What needs to happen during the consultation?

It would be best if you brought in a list of questions and concerns so we can address those together. Don't rely on memory. We don't want you to look back and say "Oh, I forgot to ask . . .". If you have a list, then it's more likely your questions will be answered.

Be honest in your appraisal of your current situation. A brilliant friend of ours once said: "All progress starts by telling the truth."

So be honest in your assessment of where you stand today.

A good way to do that is to ask yourself these questions:

- Where am I today? (Current and future income, expenses, assets, debts, etc.)
- Where do I want to be?
- How do I plan to get there?

Once you have done that, we can discuss how you get from where you are today to where you'd like to be in the future.

Is there any cost for the consultation?

No. This is not a trick. There are no strings. It's free.

What happens at the end of the consultation?

There are several potential (possible) outcomes:

- One or both of us decide that we've accomplished everything we can and there's no need to do anything else.
- You like what we do and we agree that we could both benefit by working together.
- You're not really sure and you want to think about it.
- You want to talk with other firms before you make a decision.
- You're going to handle everything yourself.

Notice that none of these outcomes involves you committing to anything or signing anything. Contact us today for your complementary consultation.

We offer complementary consultations to help you through any financial decisions, including retirement planning.

Additional Special reports on Our Website:

About Us
What to Expect During Your Complementary Consultation
My Life Book
Can I Afford to Retire?
What do I Need to do to Plan for My Secure Retirement?
How to Maximize Social Security Benefits?
Your Guide to Saving for Retirement with an IRA
Your Stock Market Survival Guide
Who Really Gets My Money When I Die?
What to do When Your Spouse Dies
For the Instantly Wealthy
Financial Planning Worksheet
Your Money and Your Memory
A Guide to Caregiver Self-Care
Internet Scams and Identity Theft
Federal Trade Commission Identity Theft Report

Joins us Saturdays each Saturday morning from 9-10a, on AM 940 WMAC where we produce "YOUR MONEY" where we discuss various topics that could affect "Your Money."

We are available to speak to your group at no charge on a number of financial topics. If You need a guest speaker, call our office and let us know how we can be a resource for you.

In our culture, the only thing we avoid talking about more than death, is money. That is why Sherri Goss, CFP® created My Life Book, and it is free on our website. Print the pages, place them in a binder, and work through the process of documenting where things are, and how you want thing to go in the event even of your death or incapacity. Your family will greatly appreciate that you've planned ahead. So, please, check out My Life Book today

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