SPECIAL REPORT

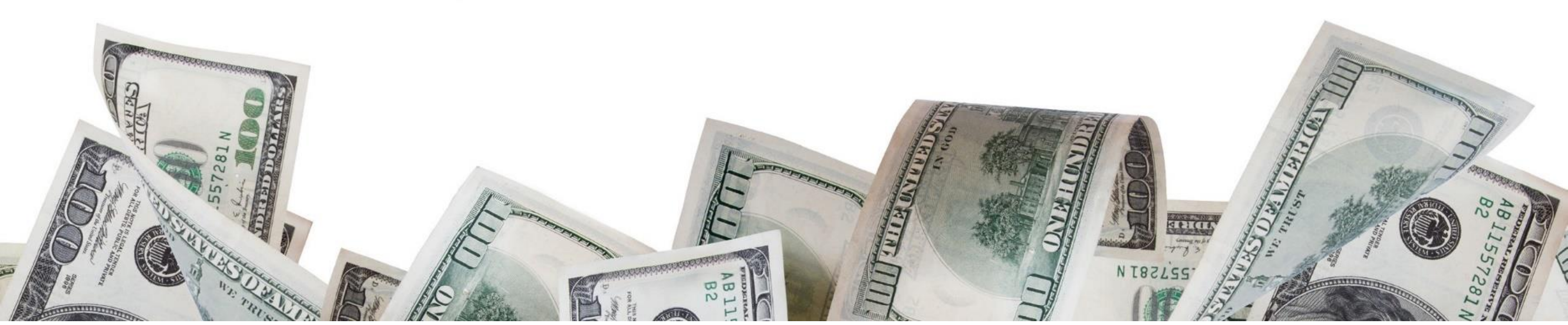
# 6 POTENTIAL DANGEROUS PITFALLS TO YOUR RETIREMENT PLANS

## What You Need to Know to Help You Plan for a Comfortable Retirement

Provided By:

INTENTIONAL WEALTH PLANNING
A Member of Advisory Services Network, LLC

*Doug Vowels, CFP®*



# A Personal Message

Dear Friend,

If you're reading this report, you are looking for answers.

Answers about your money, your retirement, and about living the rest of your life on your terms.

Contrary to what most believe, I believe the best answers aren't the ones that paint the brightest future but the ones that provide strategies that help you achieve your dreams in even the darkest of times. In order to do that,we have to ask the difficult questions like:

- What can go wrong?
- What pitfalls have I not considered?
- Is my plan as solid as I believe it to be?

So why do people fail to fully enjoy their

money? Lack of planning? Poor advice?

Wrong tools?

One reason may be that we are taught to deal with symptoms, rather than the realunderlying problems.

This report is about the real problems.

They represent potential obstacles facing anyone who has accumulated money.

If you do a quick online search, you can find a million so called "experts" who are all ready to tell youthat they have the answers you are looking for to secure your future. They claim to have some sort of one-of-a-kind, magic bullet product or solution—and maybe they do...

Or maybe they don't.

Before looking for solutions, be sure you are solving the RIGHT problems. And be sure you are solvingALL the problems. Not just solving some and creating new problems.

Look at it this way—you've only got one shot to do this right.

***After all, you only want to retire once.***

"Wall Street is the only place that
people ride to in a Rolls-Royce to
get
advice from those who take the subway."

~ Warren Buffet

## Why You Must Read This Now…

You may be saying, *"I don't have time to think about this. I'm doing fine. I get good advice from people I trust."*

The fact that you're reading this suggests a healthy skepticism and a willingness to challenge your assumptions. So, here's one of those tough questions – are you willing to bet your future on what youthink you know?

There is no monopoly on better strategies.

**What holds even the most successful peopleback in life and keeps them from breaking through to the next level?**

Many times, what keeps people frozen is **fear**…

> "Strategy without tactics is the slowest route to victory. Tacticswithout strategy is the noise before defeat."
>
> Sun Tsu, Ancient Chinese Military strategist

If you have been successful at accumulating significant wealth, chances are you have learned to conquer fear. (At least in some areas of your life.)

You know what is the biggest myth when it comes to your money and future?

That you should be a master at creating the money AND you should be a master at preserving,protecting and passing on your wealth.

Not possible. It's a lie.

Think about it. How many athletes master multiple sports? Very few.

Are you missing out on any opportunities? Are you doing everything possible to preserve, protect andpass on your wealth?

Are there any hidden obstacles holding you back from greater control, greater freedom and greater peace?

Are there any unknown dangers that put you, your family and your wealth at risk?

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## Why You Can't Afford To Wait

Taking action now is critical—and let me tell you why.

It has been said that Albert Einstein was once asked, "What is man's greatest invention?"He didn't reply with the wheel or the lever.

Einstein is reported to have said, "Compound interest." Compound interest has an **exponential impact over time.**

Exponentially good when you put compound interest towork for you.

Unfortunately, the same idea is true if you're making mistakes with your money, your lifestyle, and your future.

> "Don't let your learning lead toknowledge. Let your learning lead to action."
>
> Jim Rohn, Millionaire Businessman and Mentor

Mistakes compound as well—and they can cost you exponentially over time.

Compound mistakes can cost you more and more as time goes on. And, as time goes on,your options dwindle.

Fear creates paralysis.

I have good news for you: certainty is always less painful than the uncertainty.

When has not knowing ever been a good solution? When has putting off important things everturned out for the better? And what gets better by waiting?

Nothing!

Gaining knowledge is an instrumental step in the process. However, it is useless without action.This report will equip you with knowledge.

At the end of this report is a special chance for you to take action. Action that will mean a world ofdifference in your future… exponentially.

Promise yourself that you will not simply gain knowledge; you will also take ACTION.

# Are You Making These Retirement Mistakes?

Looking to more fully enjoy your retirement… or looking ahead to the day when you can?

Either way, unknown mistakes can cost you a bundle. And, you have less and less time to recover.One of the mistakes is yesterday's solutions.

**Does your current plan have you relying on the three-legged stool?**

The "three-legged stool" approach was the retirement standard for years.

The first leg of the stool was *Social Security.* The second leg was *traditional company pensions*. Thethird leg was *your personal savings.*

Under the old model, the first two – Social Security and company pension – were the primaryfoundation for your financial security.

What's your thought about the future of Social Security?

It's no longer prudent to rely on Social Security the way prior generations have, since its future is byno means assured.

Company pensions are also a thing of the past, all but gone from most benefit packages.

Unfortunately, enjoying a stable retirement with the traditional three-legged retirement stool hasbecome a thing of the past.

Now, it's primarily up to you!

It has become a one-legged stool.

Which means, your security in retirement is almost fully dependent on you.

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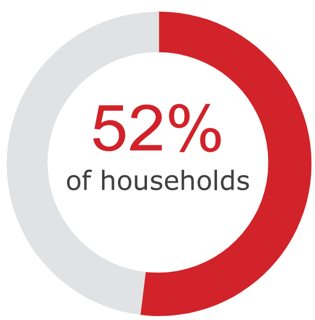
# Are You Secure in Retirement?

Moving away from company pensions (defined benefit) to personal retirement accounts (definedcontribution) like 401(k)s and IRAs has led to a concern about whether even those who have accumulated significant sums can make it through retirement.

This concern is echoed in the Harvard Business Review article, *The Crisis in Retirement Planning,*where they state, “the move to defined-contribution plans arguably reduces the liabilities of business, it has, if anything, increased the likelihood of a major crisis down the line as the baby boomers retire.”[1]

The National Retirement Risk Index showed




*are at risk* of having insufficient money in retirement in 2013.[2]

1 Robert C. Merton. “The Crisis in Retirement Planning.” Harvard Business Review. July-August 2014 Issue.

2 Keith Miller, David Madland, Christian E. Weller. “The Reality of the Retirement Crisis.” Center for American Progress. January 16, 2015(See Figure 7).

# 6 POTENTIAL DANGEROUS PITFALLS

Whether you are already steering the dangerous waters of retirement or preparing your vessel for thejourney, your success depends on understanding the possible pitfalls you will encounter…

You may be wondering, *Am I doing everything that I*

*can?*Or *What am I missing? Am I making any fatal*

*mistakes?* Good questions to ask.

There <u>*are*</u> numerous pitfalls stopping people (or will soon stop them) from reaching their goals andrealizing their lifelong dreams.

But there is good news…

***Each and every one of those pitfalls CAN be removed with proper planning and execution.***

Through our research, interviews, and experience, we have identified a dozen of the most commonand biggest pitfalls you may face as you plan for your future.

Here are 6 pitfalls we will uncover in this Special

1. Report:Running Out of Money
2. Increasing Tax
3. Burden Rising
4. Healthcare Costs
   Retirement Inflation
5. Increasing U.S. Debt and
6. DeficitThe Burden of Worry

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## Why You're Reading This

There's a good reason why you are reading this report.

Clearly, there is something fundamentally wrong with the way many Americans are going about lifestyle planning in retirement.

As you read through this report, you will discover:

1. Why traditional planning is biased and broken;
2. The state of the country today that has led us into this mess;
3. That you have more options, and opportunities, than you know;
4. ***And finally—and most importantly—you can take action.***

The goal is to demystify the retirement process and show you that just because something has "alwaysbeen done this way" doesn't mean it's the right way.

Don't let fear rob you of the future you envision.We can show you how to take control and avoidbecoming just another bad statistic.

The end result?
**A lifestyle in retirement on your terms!**

“The question isn’t at what age
I want to retire. It’s at what income.”

~ George Foreman

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## Pitfall 1
## Running Out of Money

Growing up, I was always deathly afraid of standing up in class to speak or being singled out to answer a question. I always thought it was because I was shy.

Then I was told that *public speaking* is the number one fear that people have.

Well, it may have been at the top of the charts at one time in our life—but it has been replaced.

In a recent AARP study, they reported that 2 out of 3 people over age 45 fear running out of money**,**even more than they fear dying or speaking in public.[3]

As time goes on, people are growing increasingly afraid of running out of money.It's really a gut-wrenching feeling to ask the question, **Will I have enough?**

Or worse, **Will I have to depend on the kids?**

Not knowing the answer can produce worry.Today, it's possible to answer the question.
Sooner is always better than later.

> "You can be young with- out money, but you can'tbe old without it."
>
> Tennessee Williams

The bottom line is this: Do you want your plan to be, "I'll just work until I drop."

**What If You Have A Million Dollars Or More?**

In another poll that was conducted among people who had amassed between $1 million and $10million, the participants were asked, "Are you concerned about losing your wealth?"

An astonishing 9 out of 10 millionaires responded they were indeed worried about losing theirwealth.

*The reason for this worry is <u>not</u> unfounded.*

If you look at the length of retirement for a 65 year-old male, the number of years that your lifestyle

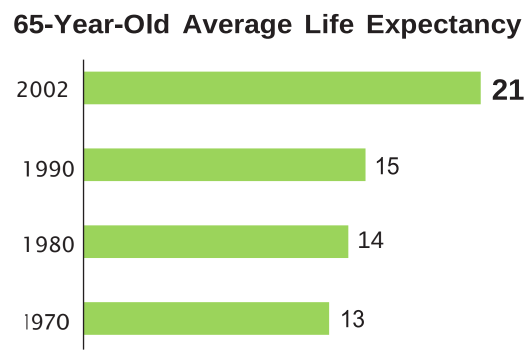
3 Fleck, Carol. "Running Out of Money Worse Than Death." AARP Bulletin. AARP, July 1, 2010. Web. August 12, 2015.

has to be funded has increased dramatically over the past few decades.

According to the federal government's data, the life expectancy for a 65-year-old male has steadilyincreased each decade. The average 65-year-old would live one more year longer in the 1970's.

One more year longer in the 80's. One more in the 90's.

Then, according to their data, there was a huge jump in lifeexpectancy in the 2000's. It went from 13 years in the 70's to21 years in the 2000's.



Latest Mortality, Sec. 1.401(a)(9) (2002)

While it should be a ***good*** thing (and it is) that advances in science and in healthcare have lengthened our potential yearsin retirement, it can cause more stress than relief for many.

*This means that the average 65-year-old must now fund an additional 6 years of lifestyle from just a decade ago! What will*

*happen over the next two decades?*

*Will you have enough money for all of those extra years of life?*

Actress Hedy Lamarr, once considered the prettiest woman in films, could name her price to star as aleading lady in the 1940s. Even back then, those extra years turned out to be a detriment.

Ms. Lamarr died penniless at age 85 in 2000.

Although she lost a lot of money in her divorces, there should have been sufficient monies to supporther lifestyle.

By the 1960s she was broke; she couldn't pay her utility bills and often went hungry, except when friends gave her food. Perhaps as a consequence, she was arrested for shoplifting in January 1966. Shewas apprehended with $86 worth of merchandise.[4]

Of course, years may seem to go by in the blink of an eye during our younger years, but it'll seem likean eternity if you run out of money during retirement.

4 "The Film Career of Hedy Lamarr: From Riches to Rags." HubPages, December 24, 2014.

The *Wall Street Journal* reported that, “Only one in three is prepared to live into their

90s.”[5] Are you prepared for a long life?

Being prepared and being sure you are prepared are two totally different

things.The difference means a retirement of less worry…….

There are tools available today to show you *your* probability of having enough.

Even more important than having enough is having the freedom to enjoy the lifestyle that you want.

When asked by his accountant why he was going through the process of testing his current plan, Tom(a very successful business owner) responded, "I just need to know that I have enough. And I want tobe sure I’m not missing anything.”

Tom was worth $42.2

Million.Find out for yourself

today!

5 Lauricella, Tom. “Planning to Retire in 2104? Some Important Questions You Should Answer First.” The Wall Street Journal. The Wall StreetJournal, Dec 28, 2013. Web.

## Pitfall 2
## Increasing Tax Burden

It's not what you earn; it's what you keep.

A very successful executive once said, "You can make more money by reducing your taxes than youcan by making more money."

And certainly the former is easier.

Back in 1980, the top 10 percent of wage earners in the United States (you and me) shouldered onehalf of the tax bill, 49.82 percent.[6]

That's 1 out of 10 paying one half of the tax burden.

Today the top 10 percent of wage earners pay about 70 percent of the

tax bill.[7]What does the future hold in terms of taxes?

No one knows for sure, but one thing that's certain is that you'll probably be footing more of the billalong the way.

And it's more than taxes on your

income.How about taxes on your

capital?

Most people think about taxes on the income they earn.

Your *capital* can be taxed not one, not two, but up to *three* times:

- First, you pay taxes on the income – dividends and interest – that your capital earns.
- Secondly, when you liquidate your capital, you pay taxes on the gain.
- Thirdly, when you pass it on, you can pay estate taxes if your estate is large enough.

6 http://www.heritage.org/federalbudget/top10-percent-incomeearners
7 http://www.ntu.org/foundation/page/who-pays-income-taxes

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There are three ways to look at the taxation of your assets, and we'll use a stop light tothink about them:

- **Yellow** assets are taxed just once.
- **Red** assets are taxed two or three times.
- **Green** assets are not taxed at all.

**Let's talk about Yellow Assets.**
While you are earning an income, you pay income taxes. The after-tax income is spenton lifestyle and some of it is socked away in savings and investments. This capital willsustain you when you are no longer earning an income.

Any income and dividends earned on the capital are taxed for income tax purposes.If you have saved enough, your capital, "Yellow Assets," will be subject to estate taxeswhen you pass.

Congress and the IRS determine how much you get to pass on tax free.
When the tax free amount skyrocketed to $5 million in 2011, many people stoppedthinking about estate taxes. That can be a mistake…

**How about Red Assets? The Hidden Estate Tax**
Red Assets are retirement assets—IRA, 401(k), and others—and

annuities.Red Assets can be **taxed up to three times.**

If your estate is large enough, your red assets are taxed for estate tax purposes.

Whatever is not taxed for estate taxes will be taxed for income taxes. Your spouse, yourchildren and your grandchildren will have to pay federal income taxes to access your retirement monies.

Then, in some states, the state will tax *your* retirement monies as well.

**How about Green Assets?**
Green assets are not taxed at all.

**Wealth preservation is about turning your red and yellow assets into green assets!**

Most people don't know it's an option. It is!

## Pitfall 3
# Rising Healthcare Costs

Medical costs are rising much faster than inflation, and putting your future financial securityat risk!

A study, published in the *Journal of General Internal Medicine,* was conducted to identify the portionof wealth that Medicare beneficiaries (retirees) spend on healthcare costs in the last five years of life.[8]

They reported that healthcare costs put a significant strain on the finances of the elderly, with orwithout Medicare—as if a study was required to prove that.

Fidelity Investments, which has been tracking retiree health care costs for more than a decade, estimates that a 65-year-old couple retiring today will need almost a quarter of a million dollars tocover future medical costs.[9]

In a more recent study, it is reported that the average total health care costs for a 65-year-old couplecovered by Medicare and insurance would be $394,954.

For a 55-year-old couple retiring in 10 years, the total would be $463,849. The study also says thatfor that couple retiring in 10 years, medical expenses will eat up 90 percent of their Social Securityincome.

And that doesn't include the high cost of long-term care.

The U.S. government reported that the average cost of long-term care was $6,235 a month for a semi-private room in a nursing home in 2010, and assisted living averaged $3,293 a month.[10] This does not take into account additional costs you may incur if you decide to take—or are forced into—earlyretirement before Medicare kicks in.[11]

Without the proper plan in place, medical costs can be utterly devastating.

Actor Gary Busey, 71, was severely injured in a motorcycle accident in 1988 which left him with abrain injury. In 1997, he was treated for a cancerous tumor in his sinus cavity.

8 Amy S. Kelley, Kathleen McGarry, Sean Fahle, Samuel M. Marshall, Qingling Du, Jonathan S. Skinner. "Out-of-Pocket Spending in the LastFive Years of Life." Journal of General Internal Medicine. JGIM, February 2013, Volume 28, Issue 2, pp 304-309.
9 http://www.hvsfinancial.com/PublicFiles/Data_Release.pdf Page 2
10 http://longtermcare.gov/costs-how-to-pay/costs-of-care/
11 Hamilton, Martha. "What Health Care Will Cost You." AARP Bulletin Print Edition. AARP, Jan/Feb 2013. Web.

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He was reported by some celebrity news publications to have had debt of $1 million related to his medical bills. He filed for bankruptcy in 2012 and emerged from the proceedings with only $26,000in assets.[12]

In 1988, 66 percent of retirees from large firms had employer-provided health insurance. But only 25percent of such firms now offer retiree health benefits, according to Shaun O'Brien, Assistant PolicyDirector for Health And Retirement for the AFL-CIO. [13]

A February 2015 survey found that 28 percent of Americans say that high medical expenses in old ageis a huge worry during retirement. [14]

The bottom line is that healthcare costs are a significant concern for the future.

The amount it takes to stay well or seek treatment for aches, pains, and illnesses only increases as weget older and retire. This just happens to be the time most people are living on a fixed income with little to rely on other than Social Security and a little savings.

But again, knowing is half the battle.

There are ways to meet this increasing cost with confidence—and that confidence comes from knowing you have planned for these potentially higher costs and have figured out a way to mitigatetheir effect.

12 TMZ Staff. "Gary Busey Files for Bankruptcy: I'm Really REALLY Broke." TMZ.com, Febuary 8, 2015.
13 Hamilton, Martha. "What Health Care Will Cost You." AARP Bulletin Print Edition. AARP, Jan/Feb 2013.
Web.14 Steiner, Sheyna. "Americans racked by retirement fears." Bankrate.com

## Pitfall 4
# Retirement Inflation

There is a different inflation rate for retirees. One that is much larger than that of the generalpopulation, mostly due to medical costs.

The vast majority of people have also come to believe that the government is underreporting the rateof inflation with the Consumer Price Index (CPI). They have many reasons for wanting to do this—and part of it affects retirees in a negative way.

**Inflation erodes the purchasing power of your incomeand savings.**

A nickel ain't wortha dime anymore.

–Yogi Berra

Let's look at the everyday impact of inflation by looking back at the 50's:

- Gallon of Milk: $0.82
- Gallon of Gas: $0.20
- Loaf of Bread $0.14
- Postage Stamp: $0.03
- Sirloin Steak: $0.77 per pound

According to the U.S. Commerce Department and U.S. Census:

- 1950 average car cost: $1,510
- 1950 median home price: $7,354

If you want to help your grandkids with college, check this out: in 1950, the cost for the University of Pennsylvania was $740 forroom, board, and books.

You know what education costs today. Take a look at your alma mater, if you went to college.

Offsetting the impact of price increases from inflation is a critical part of planning for your ideal lifestyle. And for leaving a legacy.

Inflation erodes your lifestyle especially in today's environment.

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Put simply, if your retirement lasts longer than two dozenyears (the average life expectancy for a 60-year-old), you will likely see the cost of today's lifestyle DOUBLE duringthat period of time.

Think what that means for your children andgrandchildren.

According to The Wall Street Journal, the inflation rate thatyou hear on the news is not your inflation rate.

Inflation erodes your freedom… unless you put it to work FOR

YOU. You can't enjoy the same lifestyle over time if your income

remains flat.You can't enjoy the same lifestyle over time if your

capital loses value.

Beating the power of inflation requires the right mix of predictable income, safe money and growth-oriented investments.

Find out if you have the right mix… today.

## Pitfall 5
# Increasing U.S. Debt and Deficit

The size of the United States debt is another big concern among retirees, because of the impact thedebt has on the economy and prices.

Our national debt is over $19 trillion. **That's $19 with 12 zeros after it!**

I hear such large numbers in the news so often that I don't even know what they mean anymore.

$19 trillion is too hard to imagine; so here is a way to conceptualize it:

Think about a second of time. That's about the time it took you to think about a second.

- If you had 1,000 of those seconds, that would be 15 minutes;
- A million seconds would be two weeks;
- A billion seconds would be 32 years;
- A trillion seconds would be 32,000 years.

**So our national debt is like 19 times 32,000 years.**

That's over $60,000 of debt for every citizen.

Our deficit poses a significant pitfall. The Congressional Budget Office is projecting these numbersto only grow higher. This makes the ballooning debt a concern, not just for you and me; but also foryour children and grandchildren.

Under the assumption that current laws will generally remain unchanged, the Congressional BudgetOffice reported that the budget deficit is projected to decline in the next year and then hold roughlysteady relative to the size of the economy for the next few years.

Beyond that time, however, the gap between spending and revenues is projected to grow faster thanGDP: The deficit in 2025 is projected to reach $1.0 trillion, or 3.8 percent of GDP, and cumulative deficits over the 2016–2025 period are projected to total $7.2 trillion.[15]

One of the biggest results will be pressure to increase taxes even more. The big "promise" that taxes will be lower during retirement is not likely to materialize. Where will the dollars for paying down thedebt come from? The debt also impacts the inflation rate over time, causing the cost to maintain your standard of living to increase.

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15 "Updated Budget Projections: 2015 to 2025." Reported by the Congressional Budget Office, March 9, 2015.

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## Pitfall 6

# The Burden of Worry

Uncertainty creates WORRY.

There are lots of synonyms for worry: doubt, concern, fear, uneasiness, and distress—just to name a few. You've probably feltsome, or likely all, of those emotions during your lifetime.

If life teaches us anything as we get older, it's to expect the unexpected, which only adds to our stress and worry levels. Is thereany way to avoid this cycle of worry, or is it inevitable?

> How much pain they havecost us; the evils which have never happened!"
>
> –Thomas Jefferson

Reducing risk, and therefore insulating yourself from life's uncertainties is one of the key ways toreduce worry.

In addition, financial stress can be dialed down by adding multiple streams of relaiable

income.Let's talk about another word—*regret.*

In a recent study of 1,200 elderly people called The Cornell Legacy Project, Dr. Karl Pillemer askedthe participants what their biggest regret was in life.

Over and over, the elderly told him things like, "I wish I hadn't worried so much," and "Worry wastesyour life."[16]

From the vantage point of late life, the study showed time and time again that if people had the chance, they would love to be able to regain all the lost time they spent fretting anxiously about the future.

Their advice on this issue is extraordinarily simple and direct:

**Worry is an enormous waste of your precious and limited lifetime.**

The elderly participants then suggested that training yourself to reduce or eliminate worrying is thesingle most positive step you can take toward greater happiness.

16 For more information and insights from The Legacy Project: Lessons for Living from the Wisest Americans, please visit: http://legacyproject.human.cornell.edu/.

The consensus was this: **WORRY NEVER DOES ANYBODY ANY GOOD**.

Let me add, *unnecessary* worry.

Ignoring real risks is not a solution. Get a risk assessment to determine how much risk you and yourwealth are exposed to.

The kind of worry we are talking about here, though, is *needless worry*.

How many times have you worried and fretted about something, only for it to go off without a

hitch?What does needless worry get us? Not much.

Professional golfer Charlie Beljan once had a panic attack during a PGA tournament and kept playing, despite almost being eliminated.

At the end of the day they took him away in an ambulance, thinking he was having a heart attack. Hecame back to win the tournament and has been credited with shining a light on the effects of worry and anxiety disorders on our health.[17]

One academic study found that people who worried were 20 percent more likely to die over a 10-yearperiod than people who did not.[18]

Don't let *needless* worry rob you of a single minute of your life.

Unfortunately, some people worry without taking action, which can lead to obsessive worry, whichonly spins the mind around and around in circles, going nowhere, solving nothing.[19]

If you're going to worry and do nothing about it, you are quite simply wasting your time and possiblyeven shortening your life.

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17 Crouse, Karen. "A Fun-Loving, Carefree Spirit Becomes the Face of Anxiety." The New York Times, January 3, 2013.18 Lewis, Glyn. "Psychological distress and death from cardiovascular disease." BMJ 2012; pg. 345.

19 Rossman, Martin L. The Worry Solution: Using Breakthrough Brain Science to Turn Stress and Anxiety into Confidence and Happiness.New York: Crown Archetype, 2010. Print.

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The #1 antidote to worry
is…Increase Your
CERTAINTY

The road to greater certainty is to…
TAKE ACTION NOW!

# Your Chance to Gain Greater Certainty – A Special Offer

You must take action to gain greater certainty.

As you already know, information alone will never change your results. Not your fitness, your health,your golf game… or your retirement.

Knowledge may change your thinking – if you are open minded. But not your

results. Action is required to change your results.

Jim Rohn said (as have many, many others in different ways) “Don’t let your learning lead to knowledge, or you become a fool. Let your learning lead to action, and you can become wealthy.”

In your case, right action may help you stay

wealthy.People often ask me, “What action

should I take?” One, review your specifics with

a Specialist.

Two, determine which of these pitfalls you are exposed to and how much it might

cost you.Three, craft a plan of action to help insulate you and your wealth from these

dangers.

That’s why we designed the popular Lifestyle Opportunity Conversation. It’s a no-risk opportunity to assess your exposure to these and other pitfalls, while also exposing the opportunities available to you.

The conversation is complimentary. We’ll give you some valuable insights and get your questionsanswered without pressure to do anything.  It’s our way of adding value first.

Plus, we aren’t sure if we are a good fit for

you. Seem fair?

I would also tell you, “Do it NOW!”

The issues you face today are most likely the same issues you faced a year ago… and they will be thesame issues you will be facing when you pick this report up again next year.

> > >

Unless you take action today.

And you have my three assurances:

> *First. There is nothing for you to buy. It's completely complimentary. It's our wayof adding value first.*
>
> *Secondly. You will discover where the opportunities exist for you and your family. And we will uncover the known (and hidden) obstacles that are keeping you fromliving the way you have always dreamed of.*
>
> *Thirdly. You will leave knowing exactly what you should do next, if anything.*

My hope is you will experience the peace of mind that comes from certainty.

Knowing for certain you are doing everything you can do. That you are not missing any income, taxor other financial opportunities.

Certainty that you are profiting from all the options to more fully preserve, protect and pass on yourwealth.

Picture having greater clarity and

certainty. You have nothing to lose.

You can only gain.

To schedule your complimentary Intentional Planning Process, please call **1-888-497-7995** or email **www.intentionalwp.com.**

Warmly,

Doug Vowels

PS. This is important. Arguably, the biggest pitfall to your wealth and retirement dreams is notknowing if or how vulnerable your plans are. Please don't waffle on this. Call us now at 888-497-7995

## About the Author

**Doug Vowels, CFP®,** is an investment advisor who you may have seen advertised on NBC, FOX and CBS network affiliates and Market Watch, Value Investing News, Dow Theory Letters, RFD TV, and others. Doug works with executives, professionals, and business owners to help protect their wealth in order to potentially enhance their lifestyle and help them on passing a lasting legacy. With the increasing complexity and diversity of financial and tax issues required to plan for your retirement. Doug created a tailored process, Intentional Planning Process, out of his passion to help guide his clients through complex, sometimes emotional, economic environments. Doug helps inspire them to live with intention. When he is not advising and serving clients, Doug enjoys golfing, wine, bourbon, reading, traveling and spending time with family and friends.