Script: Pre-Retirees and Retirees v.2

Target Audience: Prospects, Clients, COIs
Estimated Total Runtime: 2:30
Strategy: Post on website landing page, social media, send in email

[Dave]
[Super: David Roche **/** Senior Financial Advisor, Branch Manager, Principal, Apex Securities & Asset Management]

Retirement isn't a one size fits all situation. It looks different for every one of our clients. Our retired and pre-retired clients are typically married homeowners and individuals who want to make sure they're okay and that they haven't forgotten anything that could throw a monkey wrench into their retirement plans.

They want to make sure that they have enough money to continue to live their current lifestyle and never have to worry about running out of money no matter what. They're typically concerned about when to take Social Security, how to plan for healthcare needs and long-term care expenses, making sure their estate is in order and that they're prepared for the unknown.

[Eric]
[Super: Eric B. Soiland, CFP®, CIMA®, CIMC® **/** Senior Financial Advisor, Partner, Apex Securities & Asset Management]

These individuals often struggle with how to formulate their goals, and they're not sure how much risk they need to take to meet them. Additionally, they may not know if they have adequate plans in place to cover all of life's twists and turns. They know they can't have a do-over in retirement, so they want to make sure they get it right the first time. Not surprisingly, they'd rather spend their time in retirement having fun and doing what they want than having to worry about managing their money.

[Dave]
We help them visualize, clarify, and then prioritize their goals based on their values. We help them put together a "retirement paycheck" based on their current income sources and assets as well as assess how much risk they will need to take to meet their goals using our Envision® planning process.

In addition to their investments, we look at their entire financial picture, including liabilities, taxes, insurance coverages, potential costs for healthcare and long-term care, their estate planning, and their philanthropic goals.

[Eric]

Based on our knowledge and experience, we help them follow a structured but flexible plan so they can enjoy their best life now and be prepared for whatever life brings in the future.

We each have more than 30 years of experience helping people reach their retirement goals and enjoy the next phase of their life.

Remember, This isn't the finish line – it's the start of a new chapter in your life and we want to help you make sure it's the best chapter yet.

Your life path is a series of transitions – let Apex be your guide. We can help get you to your destination.

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