



# RETIREMENT STRATEGIES OF MICHIGAN

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## Retirement Strategies of Michigan

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Dear Friend,

I have worked diligently to be a trusted financial professional for my clients helping them to make informed decisions to meet their individual financial goals. By 2030, 20% of the population in the United States will be over the age of 65.\* Never have the retirement planning needs for people been more complex and uncertain and to be able to serve my clients planning for their future retirement goals, requires me to have access to advanced resources. I have chosen to provide you with a great system called **Financial Profiles**. This system can provide you with the following information:

1. Detailed net worth statement
2. Analysis of current investment allocation and a comparison to an ideal allocation based on clients' risk tolerance
3. Projection of retirement success – “Will I have enough if I keep doing what I am doing in retirement?”
4. In the case of projected retirement shortfall, what do I have to do to make up the shortfall
5. Analysis of risk coverage, including life insurance, disability income insurance and long-term care insurance
6. Recommendations for next steps based on the analysis
7. Reviewing clients' current needs and goals for retirement

Every successful business relationship is built on trust and reliable service. I am here to assist you with your retirement planning, please call us and ask how we can help!

Sincerely,

*Peter Gianopoulos*

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President

\*\*12 Baby Boomer Retirement Trends," U.S. News, Tom Sightings, July 22, 2014

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