

# HOW IT'S DONE



## Prospecting Letter

<NAME>  
<Address>  
<CITY>, <ST> <ZIP>

Dear <Debt User>

When you retire, will your debt retire too? Will your credit cards and automobiles be paid in full? Will you own your home, mortgage free? What would it be like if you could enter retirement totally free of debt, so that your retirement income could be used to enjoy your future, rather than pay for the past?

Our grandparents and parents entered retirement with a company pension, savings, Social Security and without a mortgage payment and little debt. They enjoyed a comfortable retirement in a thriving economy.

Today we have fewer company pension plans and more dependence on personal savings and accumulation at retirement. The new retiree will be faced with less guaranteed income and perhaps smaller Social Security payments. There is also the threat of higher taxation and inflation. To compound the stress on income, many retirees will also have to deal with mortgages and other debt long into retirement?

Many people have done a pretty good job of accumulating assets for retirement through such items as 401(k), IRAs, annuities, and mutual funds. The question is will they be able to maintain their current lifestyle in retirement?

As we all know, there is a difference between gross income and net income. As you grow older, your gross income may be exposed to higher inflation and taxes, but it doesn't have to be eroded by debt service and interest payments.

Up until now most financial advisors have focused on the accumulation of assets: protection products and savings/investments; they have not paid much attention to cash flow and debt management. Does it make sense to be a debt user on one hand and pay 6-22% for debt accumulation, and on the other hand earn 1-12% on asset accumulation?

I will call you in the next week to ask you to have a cup of coffee with me so that I can learn more about you and your situation. I would like to show you how you might be able to retire all of your debt ten to fifteen years earlier than you thought possible. Imagine the day when you are free of debt and have more money to enjoy your financial freedom?

Best Regards,

<Financial Advisor>