

Westland will give you the current numbers and the most appropriate carrier to use for this letter.

Date

Client Name
Address
City, State Zip Code

Dear (Client Name):

You planned. You saved. You dreamed. Now retirement is at hand and it may be time to start taking income from the savings you've worked so hard to accrue. It may also be a good time to evaluate your financial plan to make sure you are headed in the right direction. I can help you examine your current plans and offer suggestions to help ensure your long term financial needs are met.

One area retirees should consider but often overlook is the ongoing need for investment diversity. While fixed investments are important for individuals who are retired or approaching retirement, people are living longer and may also benefit from continued investment in a diversified portfolio. One way to meet these dual needs is to invest a portion of your savings in an immediate annuity.

The Penn Mutual *Single Premium Immediate Annuity* (SPIA) locks in a competitive rate that provides **guaranteed income for life**. These payouts can help cover ongoing expenses like housing, taxes, insurance and car payments. This assurance of steady income and knowledge that those core expenses are covered allows you to pursue more aggressive investments.

With a SPIA, your payments are protected from market fluctuations and remain consistent in both amount and frequency. And, if you should die before the original amount is repaid, your beneficiary will receive the remaining payments. The following example shows the steady, predictable payouts on a Life-with-Installment-Refund SPIA* for a 65-year old female:

Annuity Purchase	Monthly Payout Amount
\$100,000	\$572
\$ 50,000	\$285

Retirement can bring big changes. Call me at xxx-xxx-xxxx to discuss your plan. Together we can make sure your evolving financial needs are met, so that you can enjoy the retirement you deserve.

Sincerely,

Name

*Payments are guaranteed through your lifetime. If you should die before the original amount is refunded, payments will continue to your beneficiary until the original purchase price is paid out. The income shown in this example is before applicable taxes. All guarantees are based on the claims-paying ability of the issuer.