

**[Email for advisors to use with clients near retirement]**

Hello [Name,]

It's exciting that you're making plans for retirement. So, I wanted to touch base with you to discuss some ideas about what we can do to boost your savings in this low interest rate environment.

As you know, CDs and money markets are earning less than 1%. I think we can plan to do more so that you get the growth you need to enjoy the years ahead.

Watch this video <http://bcove.me/piag4mz5> and then, let's chat.

Sincerely,

[Advisor name]

[Email]

[Phone]

**[Email for advisors to use with clients holding on to cash or those in retirement]**

Hello [Name,]

I hope you [and spouse's name] are enjoying your [summer].

I wanted to drop you a line because I've been thinking about you. You know there are a lot of folks like you [and spouse] who are watching what the markets and interest rates are doing. And I understand your concerns. That's why I wanted to run an idea by you.

We can plan so that you don't have to worry about volatility or when interest rates will rise.

Watch this video <http://bcove.me/piag4mz5>, and let me know what you think. We can get together and discuss some planning options.

Look forward to talking with you soon.

[Advisor name]

[Email]

[Phone]