

WEALTH STRATEGIES LLC

October 2013

Dear Client:

I am pleased to report that I have been awarded another prestigious designation to add to my list of financial-planning areas of credentials. Recently, the American College conferred on me the Retirement Income Certified Professional (RICP[®]) credential. I already am a Certified Financial Planner (CFP[®]), Chartered Financial Consultant (ChFC), and Chartered Life Underwriter (CLU).

In order to be awarded the credential, I had to take three courses that provided me with a wealth of knowledge about the different aspects about retirement income planning:

- Retirement Income Process, Strategies, and Solutions
- Sources of Retirement Income
- Managing the Retirement Income Plan

The courses covered, among other things, retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. I also had to meet experience, continuing education and ethics requirements.

Why did I spend the time getting the designation? To better serve my clients.

Today more than ever there is an urgent demand for financial professionals to structure effective retirement income plans for their clients. These plans are different from the typical wealth accumulation plans that financial professionals have been developing for clients. These new types of plans are especially critical now that the Baby Boomers are beginning to retire. One statistic I saw said that there will be an estimated 7,000 Americans reaching age 65 every day for the next 17 years.

So, the game is changing quickly for financial planning. Instead of focusing just on wealth accumulation, the focus for many people is now on the transition from assets to income, creating a rich, sustainable livelihood for themselves.

The risks clients face when they plan for retirement – economic and market uncertainty, inflation, outliving available income, changes in social safety nets, and rapidly escalating healthcare costs – mean that financial professionals need all the latest thinking and techniques to service their clients' changing needs. That's what I learned by earning the RICP.

I am excited about having this new credential and more importantly, about the new expertise I have in this area to better serve your financial planning needs. Please contact me if you would like to discuss retirement planning.

Regards,



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