

Subject line:

## **Ready to spend retirement in a prison cell?**

Dear name,

Tom Hegna just wrote a great article ([read it here](#)) about how in Japan, 47,632 people over the age of 65 were arrested in 2015. 70% of those people were repeat offenders.

Their crimes?

Mostly stealing food and shoplifting.

They're doing it to survive. Once they get picked up, they get thrown in jail, where they can get fed and have a roof over their heads.

Nowadays, the Japanese jails are equipped with "private, well-lit cells, each with its own desk, chair, wooden bed, and television set. Steps in public areas are [even upgraded] with ramps and handrails."

It sounds a lot like a retirement home, don't you think?

It's pretty scary to think about ever getting to that point, but there are plenty of people in the U.S. that could be headed for a life of crime (and the humiliation that comes with going to jail in your sixties or seventies or eighties) if they don't do some planning now, before it's too late.

I know what you might be thinking. "There is *no way* that could happen to me!"

I hope you're right. This example caught my attention partly because it was so pathetic... but also because there is a grain of truth behind it.

For one thing, in our country it is frighteningly easy for people to become homeless. You could lose your house in a natural disaster, lose a job, have an unexpected illness or suddenly lose a massive chunk of your income in a stock market correction.

Most of my clients aren't actually in a desperate financial situation (but if you are it doesn't cost anything to call me, and I can point you to the right resources).

Most of the people I work with have some assets and some savings, and are looking for ways to create a lifetime of income to last through retirement.

But I still see plenty of very smart people out there still making the mistake of having all of their money in the stock market. Those are the people I nominate as “Most Likely to Steal Socks To Get Into Jail.”

If this sounds like you, and you are getting close to retirement, now is a good time to look at your risk.

Because nobody can afford to lose money before you retire. And stock market losses and corrections can destroy a portfolio. It's gambling.

Most people don't realize the amount of risk you have. The money in your 401K is ALL at risk. That's why I think it's so important to put a portion of your money into safety, and invest in products that will bring you a guaranteed income for life.

As you begin to take money from your account, you need to be aware of “sequence risk”. The way that you take money from your account can make a huge impact on how long that money lasts.

This [Investopedia article](#) provides a clear explanation of what sequence risk is. The most important thing to remember is that two people with the same amount of money could have drastically different retirement experiences based on when they start to take money from their accounts. If you withdraw during a bear market you may never recover.

Call me today so we can talk for 15 minutes and look over what you have and assess how much risk you are carrying.

Sincerely,  
Terri

P.S. If your money is at risk YOU are at risk. Call me for a FREE 15-conversation about how to make sure your money is safe.