

2016/2017 IRA Contribution Letter for Clients Under Age 50

<Your Firm's Letterhead>

Dear <Client Name>

It's tax season again and time to think about making your annual individual retirement account (IRA) contribution.

The deadline for 2016 IRA contributions is April 16, 2017. You can also make contributions for the 2017 tax year. Since you are under the age of 50, your contribution limit is \$5,500 for each year.

Now is also a good time to review your overall retirement strategy and investments, especially if you have 401(k) plans at former employers or IRAs at multiple firms.

Please call me to discuss your annual IRA contributions and to schedule a review of your retirement plan.

Sincerely,

<Advisor Name>

<Title>

<Firm Name>

<Phone Number>

Please note: This communication should be reviewed by the appropriate compliance/legal reviewers at your firm to ensure it complies with your firm's policies and procedures for communicating with clients and prospects.

2016/2017 IRA Contribution Letter for Clients Over Age 50

<Your Firm's Letterhead>

Dear <Client Name>

It's tax season again and time to think about making your annual individual retirement account (IRA) contribution.

The deadline for 2016 IRA contributions is April 16, 2017. You can also make contributions for the 2017 tax year. Since you are over age 50, you can contribute up to \$6,500 for each year.

Now is also a good time to review your overall retirement strategy and investments, especially if you have 401(k) plans at former employers or IRAs at multiple firms.

Please call me to discuss your annual IRA contributions and to schedule a review of your retirement plan.

Sincerely,

<Advisor Name>

<Title>

<Firm Name>

<Phone Number>

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Retirement Planning and Consolidation Letter

<Your Firm's Letterhead>

Dear <Client Name>

When it comes to your retirement strategy, it is easy to end up with more questions than answers. If you have concerns about your retirement plan, now is a good time to learn about the solutions we offer for this important stage in your life.

Planning and proper management of your retirement savings and investments is critical for you to achieve your goals. You may want to explore the possibility of consolidating your retirement assets. As your advisor, I can help educate you about your options and the decision points to consider, such as investment options, fees, services available, tax implications and other factors that are unique to your situation.

Before taking any kind of distribution from a retirement plan, you should talk to your tax or legal advisor. You should also be aware that investing involves risk, including the loss of principal. The value of an investment will fluctuate over time, and you may gain or lose money.

Please call to schedule a time when we can review and discuss next steps related to your financial strategy for retirement.

Sincerely,

<Advisor Name>

<Title>

<Firm Name>

<Phone Number>

Please note: This communication should be reviewed by the appropriate compliance/legal reviewers at your firm to ensure it complies with your firm's policies and procedures for communicating with clients and prospects.