

Retire Without Risk Checklist

This checklist is meant to give you a quick assessment of your situation. Please circle your answers (for those who want help, you can fax this list to (313-887-053) or e-mail it to roccy@wealthpreservationinstitute.com).

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| 1) Are you invested in stocks, bonds, or mutual funds (including index funds)? | Yes or No |
| 2) Are you using variable annuities? | Yes or No |
| 3) Do you have long-term care insurance? | Yes or No |
| 4) Are you using an asset allocated portfolio (a mixture of stock, bonds, etc.)? | Yes or No |
| 5) Do you work with a financial planner who works for: Edward Jones, Wells Fargo, Merrill Lynch, Mass Mutual, New York Life, John Hancock, Morgan Stanley, Prudential, etc. | Yes or No |

If you answered yes any of the above questions, you are not setup to “retire without risk.” How can you be certain? By reading the free downloads you were provided (they should make it crystal clear).

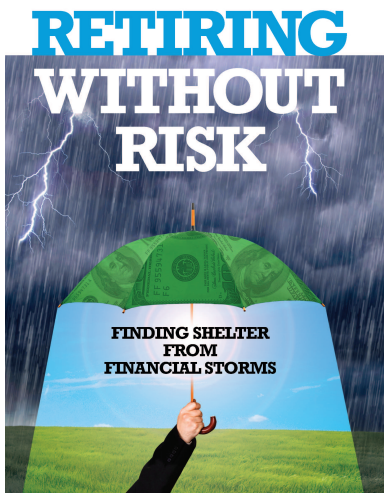
5) Is some of your money in the following?

-A retirement tool with a guaranteed return of 6-8% coupled with a guaranteed income for life that can never be outlived?	Yes or No
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-Tactically managed strategies that are designed to avoid risk in the market	Yes or No
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If you answered no to either of the above questions, you are not setup to “retire without risk.”

Roccy DeFrancesco J.D., CWPP®, CAPP®, CMP®
Founder of The Wealth Preservation Institute



Because 95% or more of those who fill out this checklist will not be setup to “retire without risk,” that means most will need help. I have trained literally thousands of advisors around the country through my educational institute. Of the thousands, I personally work with hundreds of them in a mentoring capacity (I help them provide the best advice to their clients).

If you would like to sit down with someone locally to discussion your situation, simply e-mail me at roccy@wealthpreservationinstitute.com and I’ll refer you to an advisor I work with.

If you would like to start by having me give you a FREE assessment of your situation, please click here to download my questionnaire. Once filled out, e-mail it to me or fax it to 313-887-0532.

Depending on how busy I am, I’ll have an assessment to you usually within 7-10 day.

The idea of “retiring without risk” is a simple one. The goal is to avoid or significantly mitigate risk and to setup yourself up to never run out of money in retirement no matter how long you live. It sounds like a simple concept, but the fact of the matter is that the financial services industry has failed

their clients for decades. The bi-product of this failure is that millions of Americans are running out, have run out, or will run out of money in retirement. Don't be one of the million who run out of money. Educate yourself on the available options by working with an advisor who actually knows what he/she is doing and will give you advice that is in your best interest (vs. the advisor's best interest).

Roccy DeFrancesco, JD (Author of: Retiring Without Risk and Peace of Mind Planning)