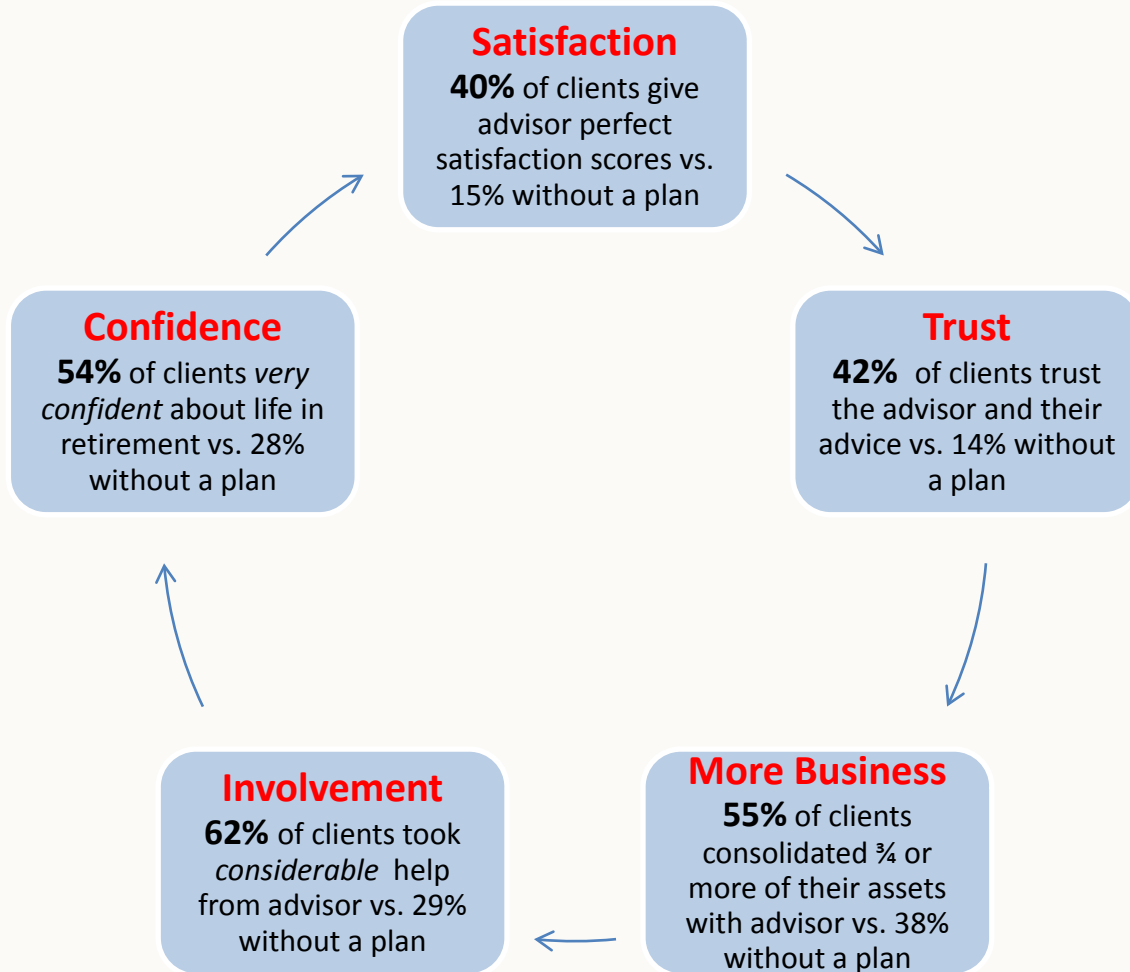


A formal written retirement plan starts a positive cycle that benefits affluent clients and their advisors



Source: High-Net-Worth Investors: Retirement Planning, LIMRA Secure Retirement Institute, 2015.

