



“AMERICA’S RETIREMENT COUNTDOWN!” PROVIDES FIRST SERVICE TO BRIDGE THE ADVISOR-TO-CONSUMER COMMUNICATION GAP

Integrated Program Brings Balanced Voice to the Consumer Along with Industry Tools, Insight and Leadership

Los Gatos, Calif., [April 24, 2006] – Retirement Solutions, LLC, a retirement-focused financial services consulting organization, announced today that it has launched the industry’s first integrated marketing program designed to help financial services companies bridge the “advisor-to-consumer communications gap,” by helping the industry better meet consumers’ financial retirement needs. Called “America’s Retirement Countdown!,” this unique sales-oriented program combines a consumer information campaign with a comprehensive suite of marketing products and services to be used by the financial services industry.

The term “advisor-to-consumer communications gap” was coined by Retirement Solutions to underscore the fact that despite unprecedented levels of advertising by the financial services industry, there continues to be a widespread lack of retirement planning, exacerbated by a growing misconception that individuals can easily achieve retirement financial security on their own. America’s Retirement Countdown! was established to close this chasm by providing a platform to address those factors that are dissuading and discouraging many Americans from taking advantage of the wide range of professional financial advisors available to help them achieve their retirement goals.

America’s Retirement Countdown! is based on the critically acclaimed book *Retirement Countdown: Take Action Now To Get The Life You Want*, Financial Times/Prentice Hall Books, and is intended to help financial service organizations issue a call-to-action for consumers – particularly baby boomers – who continue to procrastinate when it comes to retirement financial planning and risk management. At the foundation of the program is the premise that most

Americans will need the assistance of a trained and objective financial advisor in order to accurately set, reach and maintain their retirement goals.

According to David Shapiro, chief executive officer of Retirement Solutions and author of *Retirement Countdown*, "The airwaves are loaded with blindly optimistic perspectives from do-it-yourself authors whose overly simplistic suggestions are lulling too many Americans into a false sense of security when it comes to their retirement. The most damaging effect of this misinformation is the gradual erosion of the most important retirement commodity consumers have after saving money, which is time. The result is that consumers are becoming disillusioned and driven away from what may be their most beneficial retirement planning resource, chiefly, the professional financial advisor. The fact is, without professional assistance, most American's will never develop or stick to a realistic retirement plan."

America's Retirement Countdown! addresses both sides of the advisor-to-consumer gap by educating consumers and by helping financial service organizations better communicate their value to the consumer. Through the America's Retirement Countdown! program, participating financial services companies will have access to a suite of tactical resources designed to enhance their products and services to the consumer and increase sales. Included in these resources are both standard and customized presentations for use with consumers and financial planners, distribution rights to a series of ongoing third-party articles, as well as tools and calculators which all reinforce the message being carried to the American consumer by Shapiro and the underlying theme carried in his book *Retirement Countdown*.

In taking his message directly to consumers, Shapiro will raise the level of retirement planning consciousness through an ongoing national media outreach program. Contrary to popular retirement and investment authors, Shapiro will expose the weakness in how Americans' view retirement by encouraging consumers to be realistic in understanding what they can and cannot do by themselves. The campaign will focus on Shapiro's concept of "Managing the BAR", an acronym for managing Behavior, Assets and Risk.

About Retirement Solutions

Retirement Solutions (www.retsol.com) is multifaceted organization specializing in investment-oriented financial products. It provides product design, marketing and sales consulting as well as technical, training and continuing education services to insurance companies, banks and mutual

America's Retirement Countdown!
Page 3

fund companies. With offices in Los Gatos and Long Beach, Calif., Retirement Solution is committed to facilitation creativity and innovation, as well as promoting thought leadership within the financial service industry.

###