



## **America's Retirement Countdown Awareness Campaign and Corporate Subscriber Program**

### **Objective:**

To leverage a broad based consumer awareness campaign into a tactical sales program for financial services companies and their advisors. The focus for the campaign is retirement readiness, the need for advisory services and the proper selection of products to achieve goals while managing risk.

### **Overview:**

Starting in June of 2006 Retirement Solutions is taking a bold step toward correcting a situation that has gotten completely out of hand. The American consumer, particularly those within 10 years of retirement are facing almost certain compromise in their retirement lifestyle. Many factors are responsible for this harsh reality, but little is being done to effect change. Part of the problem is that authors and speakers who have the attention of the consumer are more interested in protecting **their own** retirement than they are in helping American's understand what it takes to set and achieve retirement goals.

By launching "America's Retirement Countdown Awareness Campaign" with Author and Industry Leader David Shapiro carrying the message across the country, we are committed to getting American's to save and to work with financial advisors. The cornerstone of the campaign will focus on Retirement Solutions concept of managing the BAR. The BAR is an acronym for managing behavior, assets and risk.

Woven into the messages associating with managing the BAR are the core principals found in Retirement Countdown: Take Action Now for the Life You Want, including goal oriented retirement planning, understanding your personal inflation index and how to get help along the way. This consumer campaign is geared specifically toward awareness, education and empowerment and demonstrates how important is to be working with a professional advisor or team of advisors.

Retirement Solutions is offering product manufacturers and distributors an opportunity to participate in the ongoing Retirement Countdown Awareness Campaign through our Corporate Subscription Program. Detailed below are the elements of the sponsorship program.

### **Elements:**

Articles – Each month two articles will be written for separate but related audiences; one for consumers and one for advisors. The consumer article is designed to be used by the subscriber with full licensing rights as a third party monthly newsletter or online presence such as an email link or as website content. The advisor article would be distributed in



much the same manner on an internal basis for purposes of developing specific sales ideas and sales goals. Often times the message would be the same, but from delivered from different perspectives. As an example, one article may deal with behavioral finance issues such as procrastination from the differing lens of both the consumer and the advisor. Original customized articles are available at an additional cost to subscribers.

**Research and Consulting** – Subscribers are entitled to 10 hours of consulting per month. The consulting may be used for any and all matters with the exception of product design work or expert testimony. Consulting and Research hours may not be rolled over and all work will be done by a Principal of Retirement Solutions, LLC.

**Public Speaking** – Subscribers are entitled to three speaking engagements of their choice each year. Engagements may be chosen from existing Retirement Solutions material or they may be customized presentations developed on a specific topic or for a specific audience. Development of custom presentations will reduce outstanding consulting and research hours accordingly and may result in additional charges. Travel and related expense will be bill separately. Speaking by David Shapiro is subject to availability but at least one speaking engagement with Shapiro is guaranteed each year.

**Retirement Tools** – Retirement Solutions LLC develops tools for the industry to help reinforce the messages carried in David Shapiro’s book Retirement Countdown. Some of these tools are already developed, including the Retirement Countdown calculator, Inflation calculator, Time Value of Money calculator and the Rule of 72 calculator. Your subscription entitles you to freely use these calculators as part of the program’s licensing benefits. Other calculators under development include the Personal Inflation calculator and Life Expectancy calculator.

**Market Research and Lead Generation** – Retirement Countdown ([www.retirementcountdown.com](http://www.retirementcountdown.com)) is a website dedicated to educating the consumer on all aspects of retirement. This site is free of charge to any consumer and provides basic tools and general advice including the Retirement Countdown Blog. In return for providing these resources to consumers at no cost, they are required to take brief periodic surveys, the results of which will be shared in aggregate with subscribers.

Sponsors are entitled to three custom surveys each contract year. The results of custom surveys are the sole property of the subscribing company and again will be in aggregate only to protect our privacy agreement with the consumer using the site as an educational tool.

As part of the ongoing Awareness Campaign, the Retirement Countdown website will provide advice on how to find an advisor. Any consumer seeking counsel or product



information will be given a list of approved sponsors to contact. Approved sponsors will be those who meet the minimum criteria for inclusion and pay an annual sponsorship fee.

**Pricing:**

The cost for the Sponsorship Program is based on an annual commitment which is paid on a monthly basis and invoiced upon the execution of the Sponsorship Agreement. The cost for the first year will be \$9,500 per month. Terms and conditions are described in their entirety in the Sponsorship Agreement. Ala carte pricing is also available at higher costs.

Sponsors should look at the cost of this program as a cost of sales. By integrating America's Retirement Countdown into your sales and marketing budget you are bringing valuable third party resources to play in deploying your retirement strategy. Your commitment to the program brings a seasoned team of retirement specialists who have a proven track record of increasing sales in large organizations.