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| |  | | --- | |  | |  | | **The Hidden Costs of Aging**  **with Franklin Templeton Academy** | |
| Dear [Insert Client Name]  Many people are uncomfortable talking about the adverse side of aging, including the potential for declining health. However, talking about it, and creating a strategy to address all possible scenarios, may be your best chance of maintaining control and dignity as you age.  As your Financial Professional I am committed to helping you achieve your goals through each phase of your life, including retirement. I’d like to schedule a time when we can discuss your long-term financial strategy in detail, ensuring that you have considered the expenses that could be associated with unexpected health issues and alternative housing in your later years. If you have not allocated assets for these costs, an age-related problem could quickly derail your retirement finances, as well as your plans to ultimately transfer your wealth. My experience has shown me that more advanced planning can be essential to you and your family.  I will be reaching out to you soon to discuss next steps and I look forward to working with you to protect your vision of the future.  Sincerely,  [Financial professional]  [Contact information] |
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