Know someone getting
close to retirement?

You can help them take the next right step — just by making an introduction.

Why It Matters

When someone is heading toward retirement, small decisions can make a big difference. **A simple introduction to the right financial professional could help someone you care about:**

- **Avoid costly mistakes**
- **Feel more confident and secure**
- **Get a clear plan — without pressure**

What You'll Gain

Referring someone isn't just helpful — it feels good, too. Clients often tell us that referrals strengthen relationships, validate their own decision, and allow them to help others with confidence.

You're not just passing along a name. You're creating a win-win-win:

- **Your friend gets professional guidance**
- **You feel good helping someone**
- **We have a chance to make a positive impact**

That's the power of what we call the **referral ripple effect.**

What They'll Receive

- **A no-obligation retirement review**
- **Expert insight on income, investments, and protection**
- **The same trustworthy guidance you've come to expect**

Who Might Be a Great Fit

Think about someone who has:

- **Just turned 55 or 60**
- **Changed jobs or retired recently**
- **A 401(k) or pension they're unsure how to use**
- **Faced a major life event like divorce or losing a spouse**
- **Mentioned worry about market losses or outliving their money**

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Not Sure What to Say?

Try this:

“ Hey, I work with a financial professional who helped me feel more confident about my retirement plans. No pressure, but I’m happy to connect you if you ever want to talk to someone who really gets this stuff.

Or:

“ I thought of you — my financial professional works with people your age getting ready for retirement. Want me to send you their info?

You make the intro. I’ll take it from there — with no pressure and complete respect for their time.

About Me

I work with people in their 50s and 60s who are serious about retiring smart. I specialize in:

- **Income planning that lasts a lifetime**
- **Protecting savings from market volatility**
- **Aligning retirement strategies with your goals and values**

[Insert Financial Professional Name Here]

[Insert Financial Professional Contact Details Here]

How to Refer

You can:

- **Send an email or text intro**
- **Call or message me directly**
- **Share this link:**

› Prefer to pass along their info instead?
I’ll reach out personally and respectfully — no pressure, ever.

Referral Name

Relationship

Email or Phone

This resource was developed in partnership with United Life, an insurance carrier with a century of experience helping hard-working Americans retire with confidence.

Disclaimer: This document is for informational and referral purposes only and does not constitute financial advice, recommendations, or an offer to buy or sell any financial product. Please consult a licensed professional for personalized financial guidance.

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