



Get Your Retirement Readiness Score

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### Newsletter – September, 2010 Decumulation

Quite an interesting word: **Decumulation**. It's a term that Behavioral Scientists and Economists are beginning to use to describe the process of liquidating accumulated savings for retirement.

Saving money for retirement over a finite working lifetime has been the focus of the financial services industry for decades. People are now beginning to realize that trying to manage the uncertainties of how long you will live and how much it will cost can be a more difficult problem.

If you are nearing retirement or already retired, I have powerful software that can illustrate alternative methods of 'decumulating' your assets to the best advantage.

If you are still saving money for retirement, learning the principles of decumulation strategy will help you make wiser investment choices in preparation for retirement.

At [www.RetirementScore.com](http://www.RetirementScore.com) you can get a Retirement Ready or Not? Score and find out if you are on track for a great retirement. Get a Free Report and Video, full of great planning ideas. Request a free consultation to learn about these ideas in person.

I urge you to go to [www.RetirementScore.com](http://www.RetirementScore.com). Use Passcode: RRON.

Now is the time to gain control over your financial future.

Sincerely,  
Bruce Finsilver  
*Circle of Wealth Certified Advisor*

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