

Challenger Email Desktop

Alt. Subject lines

Are you short-changing your retirement savings?

Inside: Get the long-term answer to market timing

CHALLENGER - Cake Version
Subject: Inside: Are you short-changing your retirement?
Preheader: Book your FREE Retirement Review by Tuesday 10 p.m.



Is your retirement strategy fully baked?

Book your **FREE** Retirement Review by Tuesday 10 p.m.

Book yours now

Investing every day in the S&P 500 between 2006 and 2020 would have gotten you 7% annual returns. If you pulled your money in and out and missed the 16 best days, you'd have had a 0% gain. Yes, zero. That's like taking a cake out of the oven before it's baked.

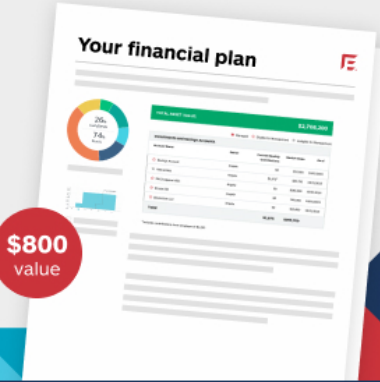
Market timing doesn't work. A long-term perspective and strategy does. Get both with a FREE Retirement Review and personal financial plan (worth \$800) from us.

No risk. No obligation. No worries.

Book yours now

Your FREE lifetime financial plan includes:

- ✓ Your personal goals
- ✓ Retirement plan of action
- ✓ Social Security benefits estimate
- ✓ Hypothetical cash flow
- ✓ Portfolio recommendations
- ✓ Actionable next steps
- ✓ and more!



We're ranked the **#1** Independent Financial Advisory Firm by *Barron's*¹



¹ Barron's disclosure

Challenger Email Mobile

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Are you short-changing
your retirement savings?

Inside: Get the long-term
answer to market timing

CHALLENGER - Cake Version

Subject line: Inside: Are you short-changing your retirement?

Preheader: Get a no-cost Social Security and Retirement Review.

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✓ and more!

Your financial plan



\$800
value

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We're ranked the #1 Independent Financial Advisory Firm by *Barron's*²

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² Barron's disclosure

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Alt. Subject lines

How the short term short changes your retirement

A

Forgot Cart - GIF a

Subject: Are you undermining your retirement?

Preheader: Get your free Retirement Review by Tuesday 10 p.m.



0%

Your return if you missed the S&P 500's best 16 days from 2006 to 2020.

If you were invested in the S&P 500 every day from 2006 to 2020, your average annual return would be 7%. But if you weren't invested on the 16 best days of performance, your returns would be ZERO. This is why market timing has no place in your retirement planning.

And this is why you need a long-term strategy for your retirement. It starts with a FREE Retirement Review and lifetime financial plan (an \$800 value).

Book by 10 p.m. Tuesday.

Book my review

Getting started is as easy as filling out this form.

First name

Last name

Email

Phone number

Zip code

Investable assets

Book it now

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B

Forgot Cart - GIF a

Subject: Are you undermining your retirement?

Preheader: Get your free Retirement Review by Tuesday 10 p.m.



7%

Your average return if you were invested all 3,774 days from 2006 to 2020.

If you were invested in the S&P 500 every day from 2006 to 2020, your average annual return would be 7%. But if you weren't invested on the 16 best days of performance, your returns would be ZERO. This is why market timing has no place in your retirement planning.

And this is why you need a long-term strategy for your retirement. It starts with a FREE Retirement Review and lifetime financial plan (an \$800 value).

Book by 10 p.m. Tuesday.

Book my review

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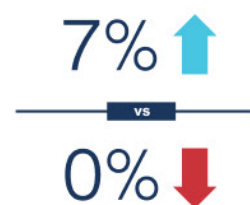
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No risk. No obligation. No brainer.

Do you have a fully-baked plan for your retirement?

Get a FREE Retirement Review by Tuesday 10 p.m.

Book your appointment



If you pulled your money in and out of the S&P 500 from 2006 to 2020 and missed the 16 best days, your returns would have been 0%. If you'd kept it in every day, your average annual returns would have been 7%.

Like baking a cake, being fully invested for the long term works. That's why getting a FREE Retirement Review is so important: you get the strategy and a custom lifetime financial plan (worth \$800) to help you have the retirement you want. Getting all this advice free is just icing on the cake!

Offer ends Tuesday, 10 p.m.

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You'll work one-on-one with a fiduciary financial planner who always puts your best interests first and can help with any decision involving a dollar sign.



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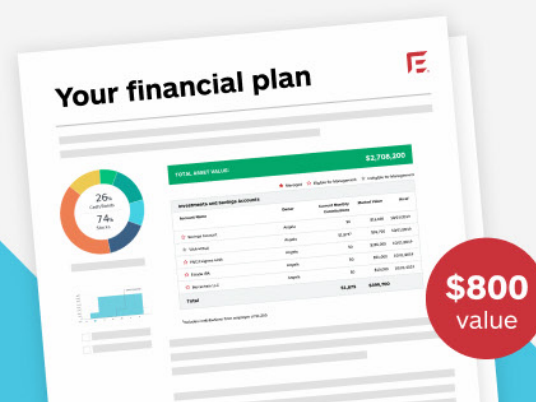
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The image is a promotional banner for Edelman Financial Engines. At the top left is the company logo. To its right is a navigation bar with links: 'Our Services', 'Our Locations', 'Ric Edelman', 'Education', and 'About Us', each followed by a dropdown arrow. A 'Login' button is in the top right corner. The main banner has a dark blue background. On the left, it says 'You deserve the right investment' and 'Connect with a financial advisor'. Below this is a pink button that says 'Talk to an advisor'. The central focus is a 'Special Offer' to get a 'FREE Retirement Review and financial plan'. It includes a blue 'Get a plan now' button, a red circular badge stating '\$800 value', and a 'TIME IS LIMITED' timer showing '07:05:36:25'. To the right of the text is a graphic of a financial plan document titled 'Your financial plan', which features a donut chart with '26%' and '74%' segments, and a table with columns for 'Investment', 'Allocation', 'Current Value', and 'Target Value'. The background of the banner shows a blurred image of a person looking at a tablet. On the far left, there are geometric shapes in shades of gray and blue. On the right, there's a section titled 'the media' with the text 'The latest interviews and articles featuring Ric.' and a 'Read more' link with a right-pointing arrow.

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