

Let's get reacquainted.



Maybe you're better off than you think

Everyone's always talking about retirement crises and shortfalls.

And while yes, nobody ever retires with too much money, retiring with too little is a very real, very valid concern. Some people see the number on the retirement calculator and get discouraged, thinking "Why bother? I'll never be able to save that much. Ever."

Guess what? You might be better off than you think. [Learn why.](#)



Get the answers to your future that you need.

Get your **FREE retirement review (an \$800 value)** with an Edelman Financial Engines planner.

Hurry! Offer ends soon.

[Talk to a planner](#)

Here's what you'll get:



A **review of your current investments** from an experienced Edelman Financial Engines planner in your area



A **retirement income analysis**, to help determine if your money will last through retirement



A personal, long-term financial plan — **created especially for you** — to help you reach your retirement goals

The Nation's #1 Independent Financial Advisor

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SAVINGS B

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Be a sailor, not a surfer.
A few measured words about market volatility

EMAIL 2
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Let's get reacquainted.



You can blame part of the volatility we see in the markets on day traders and market timers scrabbling for every penny. They're like surfers, waiting for that sudden, big opening. But waves are random, and surfers also run the very high risk of wiping out.

Sailors, on the other hand, go out on the water having timed the tides. They know tides are predictable, regular and unstoppable. So they plan their course and navigate accordingly.

If that sounds like the way you would like to plan your retirement, let's talk. You were interested in hearing more from us a few months ago, but we never connected. Let's change that. We've made it easy for you below.



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The numbers can add up.



Here's what a financial planner can do for you

Working with a financial planner is a big — and positive! — decision. But if you've been investing on your own, you might wonder whether you'd be wasting money working with one.

Spoiler alert: You wouldn't be. In fact, a [Vanguard survey](#) discovered that a financial professional actually provides more value for clients over going it alone — **up to 3 percent more**.^{*} Year over year, that really adds up for you.



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Most people don't realize they're not saving enough.

But that's only one of a few other mistakes people commonly make. Find out what they are — and what to do about them — with our guide, [“4 Retirement Mistakes You Can't Afford to Make.”](#)



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But that's only one of a few other mistakes people commonly make. Find out what they are — and what to do about them — with our guide, "[4 Retirement Mistakes You Can't Afford to Make.](#)"



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