Tasia and I have been wondering how we might be more helpful to clients who own one or more of the American Funds, which is the majority of our clients. More and more we encounter people asking questions about retirement and how to create income to live on in retirement, an expertise we continue to work on consciously. So, we decided to reach out to our American Funds shareholders with a series of retirement messages they helped our firm develop. Attached is a flyer American Funds created, which we think offers some good insight and a roadmap for our email series. It outlines the key realities faced by retirees:

- Longevity
- Market Shocks
- Inflation
- Consumptive Patterns
- Health Care

Along the way, you may have more in depth questions about how these concepts apply in your situation or you may simply want more information and detail. There is some additional information on our website www.cmackenzie123.com , along with options to "Contact us" or ask a question by way of the "FAQ" button on the website. We also invite you to reach out to us by phone at (800) 688-3642.

You can expect an email about every other week with a total of seven emails (including this one) in the series. We hope that you will find these ideas and concepts interesting and useful.

Colin S. Mackenzie, CFP®
Cetera Advisor Networks LLC, Member FINRA/SIPC
301 E. Colorado Blvd, #400
Pasadena, CA 91101
mackenziec@ceteranetworks.com
www.cmackenzie123.com
(626) 795-8896