

# The Cliff Fowler Letter

IFA at Positive Solutions

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## Special points of interest:

- One in five people retiring in Britain in 2013 will fall below the income poverty line .
- One in seven (14%) people planning to retire in 2013 will depend on the state pension,
- Many overestimate just how much they will receive from the state.
- Among women the figure rises to 23% compared to 8% of men.

## Are you going to have to choose between heating and eating when you retire?



Imagine if this is the only form of heat you can afford to heat your home

**M**any Brits are facing a pension shortfall. The average pension pot at retirement is £36,800, according to the Association of British Insurers.

But you need £160,000 to generate £10,000 a year according to annuity provider **Just Retirement**.

If you find yourself in this position or even worst with no saving at all, then we have a solution that will have you in control of your retirement fund in no time.

The difference between a miserable existence and an exceptional one is in the planning.

We have a new **FREE** report called "Breaking From Retirement Hell," which explains in plain English the simple steps you can take towards a healthy retirement fund and guides you through the minefield of retirement planning.

It's okay if you're confused and don't know your annuity from your ISA, we will walk you through all the products available to you.

**If Your Retirement Is Looming Large And Giving You Sleepless Nights, You Must Hit The "Download Now Button!"**

**Download Now!**

There is an enormous cost if you don't act now. It's called "Retirement Hell." The longer you delay, the worst your problem will become.

Get your **NO RISK OR OBLIGATION** information kit today. What do you have to lose? If you'd rather call instead of downloading our number is XXX-XXX-XXXX. No one will answer the phone and no salesman will call you (unless you leave a message telling us to!).

To a worry-free retirement,

Cliff Fowler  
IFA at Positive Solutions

P.S. Get your **FREE** report and learn the solution to retirement peace before it's too late.



You have the power to change your retirement future, download your **FREE** report Today!