

I'm Worried About You...

Dear <NAME>

I know you're wondering **why I would send you a Guatemalan worry doll**, but I promise it will become obvious.

First, let me introduce myself. My name is David Shucavage and I am a long-time resident of Wilmington. Normally I would tell you I was a financial advisor, but my wife Sandy admonishes me when I say that. She says I am actually more of a "retirement coach."

I specialize in working with people in or near retirement. Lately I have noticed that people I meet are saying things like: "David, investing used to be so easy, but the way I've invested for years just doesn't seem to work anymore." Other people tell me how worried they are that they won't have enough to income to last through their retirement, especially with the market going up and down. Even worse are those who say things like "I went for months without opening my brokerage statements, I was afraid to look."

Yes, it's scary

These discussions have given me a better appreciation for how scary it is to be retired today. The stock market has been a virtual roller coaster for the past 10 years—you just can't count on it. Interest rates on CD's are the lowest they've been in our lifetime. When you're still working you can add to your nest egg, but when you're retired you know you must make that nest egg last for as long as you live. And you'd like to live to a ripe old age. So it's not surprising that many people are worried. They have a gut feeling that their financial plans are no longer working, but they don't know what else to do.

Maybe you're one of those people. You wish you could take a "worry doll" to bed each night to worry for you and let you get a good night's sleep. (See, I promised I'd get back to the worry doll.) If that is the case, I would like to present you with a **unique offer that might alleviate some of your concerns even in the light of day**. I am offering you an opportunity to meet with me personally in my office at no cost and no obligation. You may ask any questions you like about your current financial situation, getting answers from an experienced local financial advisor. Many people use this opportunity as a valuable second opinion (remember, you can't get a second opinion from the same place you got the first!) Many people like to go over the five methods a person can use to live off their nest egg. One of them may be an improvement over what you are doing now.

What's in it for him?

So now you're wondering why I'm making such an offer: "What's in it for him?" Well each year I have room in my schedule to take on a few new clients, and this is the way I fill any spaces that are left after referrals from my existing clients. I find that people appreciate the opportunity to get answers to their questions and leave feeling more secure having had another set of eyes looking at their situation. A few of those people will continue on to become long-term clients. So, once or twice a year I send out letters like this to people on a list I purchased of those who are old enough to be concerned about their retirement, and it fills out my schedule.

What is A Worry Doll?

Worry dolls are traditionally made in Guatemala. A person (usually a child) who cannot sleep due to worrying can express their worries to a doll and place it under their pillow before going to sleep.

According to folklore, the doll is thought to worry in the person's place, thereby permitting the person to sleep peacefully. The person will wake up without their worries, which have been taken away by the dolls during the night.

Parents may remove the doll during the night, reinforcing the child's belief that the worry is gone. Some parents involve the child in making the dolls to further increase the psychological benefits of releasing worries.

Is it worth your trouble?

Even if you are worried about your future, you may still not be sure that it is worth your while to take the time to come and visit with me. Well, **I'm confident enough that our time together will be worth your while that I am offering you an additional incentive.** If you take me up on my offer, I will present you with a \$100 gift card from Ruth's Chris Steakhouse so you can enjoy a good meal whenever you want and with whomever you want. That sure beats sitting through one of those financial seminar dinner offers that flood our mailboxes.



If you would like to schedule this free, no obligation meeting, please call the number below. For your convenience I have a reservation service that will take your call round-the-clock, seven days a week and they will help you reserve a time when we can get together.

Please call our Reservation Service at

800-621-1259

David Shucavage



David Shucavage, President of Carolina Estate Planners, LLC in Wilmington is an Investment Advisor Representative through Renown Wealth Advisors, LLC.

David is devoted to helping his clients protect and increase their assets to help ensure that their money provides them a secure future and enjoyable present. With a broad and comprehensive knowledge of strategies for retirement income planning, wealth preservation and estate planning, David provides experienced, practical advice carefully crafted for each client's unique needs, goals and dreams.

David graduated from Cornell University in 1978 and has lived in Wilmington for more than twenty-five years (David's motto: "I wasn't born in the South, but I go here as quick as I could!"). He and his wife, Sandy live in downtown Wilmington. If you are a theatre buff, you may have seen their daughters, Samantha and Katie, performing over the years in many Thalian, Opera House, City Stage and Big Dawg productions. Katie is also a budding playwright, with several plays produced by Big Dawg's New Play Festival, and is now attending NYU's Tisch School of the Arts. Samantha recently graduated from UNC-Chapel Hill.

Carolina Estate Planners, LLC



620 Market Street
Wilmington, NC 28401
910-815-3100



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