



Your Guide to a Mistake-Free Retirement!

Stop me when this sounds familiar ...

“I wish I had studied harder for that test.”

“Why didn’t I ask him/her out when I had the chance?”

“If only I started sooner.”

“I wish I knew then what I know now.”

I’m willing to bet that you’ve said one of those statements—or something like it—at some point in your life. Everyone has. We all wish there was a handbook to life, something that would guide us through all the twists, turns, and challenges the world throws at us. But since we don’t have a handbook like that, we all make mistakes from time to time. Yet wouldn’t it be nice if we never had to worry about making a mistake again?

Well, I can’t offer you a handbook for life. But here’s what I *can* offer: a way to avoid making mistakes that could derail your retirement.

It’s possible one of your friends has already showed you what I’m about to offer. You may even have heard of me before. My name is Clayton Shum. I help people like you plan for a mistake-free retirement. The way I see it, my job is to help people never have to say, “If only” ever again ... at least as far as their finances are concerned.

One of the ways I do that is through my latest work, *“The Most Common Retirement Mistakes and How to Avoid Them.”* It’s not a handbook for life, but it *is* a great handbook for your golden years, and I’d like to send it to you ... FREE.

Why, you ask? Because it’s my responsibility to help people like you plan for, pay for, and above all, *enjoy* their retirement. We each have our role to play in this world, and this one is mine.

Here are just a few of the things you’ll learn from this short (but informative) guide:

- The most common mistakes people make when planning for retirement
- The steps every successful retiree should *never* forget to take
- Important tax considerations many people overlook ... and how they can cost you
- How to potentially secure more protection *and* more income for yourself and your retirement savings

What makes me an expert on retirement?

As the President of EH Shum Financial Solutions, I've been helping people like you take the worry out of retirement for over 20 years. Finally, as a Certified Financial Planner™, Registered Financial Consultant, and Certified Senior Advisor, I've seen firsthand how making any of the mistakes I'm talking about can seriously complicate your life. Whether it's retiring without a plan to replace your income, failing to factor in the tax consequences of retirement, or having an overly risky investment portfolio, you don't want to deal with the problems that can come as a result.

So here's what I propose:

Even if you have an existing plan in place, or another advisor helping you, please take me up on my offer and request your free copy of ***"The Most Common Retirement Mistakes and How to Avoid Them."*** I'm pretty sure you'll benefit from the information. If I'm wrong and you don't end up finding our guide valuable, toss it aside or give it to a friend. There's no obligation or commitment. If you *do* find it valuable, you may decide that you'd like my assistance with the rest of your retirement needs. If so, great! But whether you decide to work with us or not, it's still worth your time to look over some of the most valuable information you'll ever read about retirement. If things never go further than that, no worries—we're just happy to have been of service.

Please [click here](#) to request your free copy. You can also request your copy by calling us at 650-373-0088.

No one ever wants to say **"I wish I had known this,"** or **"If only I had done that."** When it comes to your retirement, you shouldn't have to. I look forward to receiving your request.

Sincerely,



Clayton Shum
Wealth Coach

P.S. One last thing, ask yourself this question: "Wouldn't it be nice if I didn't have to worry about making a mistake?" If the answer is "Yes, it *would* be nice" then ***"The Most Common Retirement Mistakes and How to Avoid Them"*** is for you. Request your copy today by [filling out our form](#).