



At EMERALD... We BRIDGE THE GAPS™

Matthew S. Clement, CFP®
CERTIFIED FINANCIAL PLANNER™

August 1, 2011

Mr. and Mrs. Family Client
123 Main Street
Stony Point, NY 10980

Dear Mr. and Mrs. Client,

Let me start with a great big “Thank You.” My work in the areas of pre- and post-retirement planning and behavioral advising has continued its path of refinement, and it is my clients and their families who have allowed for this. May 31st of 2010 was a Monday, and it marked the day upon which I decided I would no longer permit myself—or, more importantly, my clients—to react to short-term financial, economic, or political noise. The day itself was arbitrary, though the decision was not. It was, instead, the culmination of an awareness that what was driving the success of my clients was never what was going on in the world at any particular moment, but what my clients themselves were doing, i.e. how they were *perceiving* what was going on in the world, and then how they were *planning* and *acting*, rather than how they were *re-acting*.

During each conversation with you since that day over one year ago, you have graciously allowed our work to focus on your own goals, your own planning, and your own particular circumstances. You have validated for me the wonderful truth that it is possible to craft a financial planning practice around fundamental (timeless) principles and behaviors, and thus avoid the distractions that tend to plague other advisors and their clients—distractions which ultimately cause a decline in their long-term real-life results. Your own results, by contrast, have been—and will continue to be, if you let them—linked directly to aspects of planning within which you have control (savings rate, budgeting, consistency, and discipline), rather than to the things with which we *never* have direct control (taxes, national debt, and the business cycle). I hope this continued refinement is as clarifying for you as it is for me, though I realize the work is never done, and I therefore commit to press on in my effort to keep you focused on the fundamentals. I’m grateful for these opportunities and I thank you for them.

In an effort never to inundate you with letters such as this more than once or twice each year, I now wish to share several updates with you. Please do take some time to review them.

UPDATE #1

I returned this past week from my honeymoon at Sandals in Nassau, Bahamas. My bride and I spent nine days doing exactly what we hoped to do—practically nothing. Following weeks of wedding planning, we felt that “practically nothing,” which for us entailed casual reading and napping at pool-side and ocean-side, was precisely what the doctor ordered. And we were right. I returned to the office refreshed, inspired, and excited to continue my work with you.

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That's the good news. The bad news is that in the weeks leading up to the wedding, there's a possibility you've not heard from me as often as you'd like. Perhaps we put off a phone call, or a meeting. Perhaps there are questions, updates, or decisions that need to be answered or made. Whatever it may be, I wish to (1) acknowledge your patience during this period of personal commitment to my family; and (2) ask that if there's anything at all you would like to meet or speak about, please reach me immediately so we can find the time to work on it. I have left the month of August widely available for this purpose, and I want to encourage you to utilize it.

UPDATE #2

August and September are also months when I focus on opportunities to help more people by meeting with families who are either just beginning the retirement planning process or are in need of what may commonly be referred to as "a second opinion." It is with this in mind that I ask you to consider those whom you hold close at heart, and to contemplate whether any one of them might be at a point where an initial (or renewed) focus on long-term planning may be beneficial. And, provided only that you feel I've earned it through the work that we've done together, I wonder if you would introduce us. May I suggest that the material on my website is one way for them to discover a bit about my practice. They may also call me. But it's the way of the world that they won't do either – unless you tell them they should. Please remember that all introductions are handled with great care and complete confidentiality, as I hope you have come to expect.

UPDATE #3

I had not yet sent out my annual satisfaction survey for 2011, and thought now may be a good time, so I include the survey—which this year takes the form of a two-part question—just below. I'll also include a separate response card for your convenience.

For our relationship to be more genuinely satisfying to you, what is the one thing I am not currently doing for you that you most wish I would do?

And is there one thing that I do—that I seem to take as a matter of course—which you would prefer I not do?

Please know that I ask these things for one reason only: *to serve you better, and as you wish to be served.*

Please be as candid as you can possibly be. And if these questions miss the point, *tell me what you wish I had asked you.* Thank you.

This concludes my updates for August 2011, and likely several months hereafter. I look forward to meeting and speaking with you over the next many weeks.

Yours truly,



Matthew S. Clement, CFP