[Date]

Dear [Name]:

My best wishes on your [recent/upcoming] birthday.

Now that [you have reached/are approaching] age 55, you may be considering early retirement, changing jobs or even changing careers.

Before you make any decisions that could affect your retirement plans, we should get together to talk about your retirement portfolio and how you plan to use the funds in it. There are provisions you should be aware of in the Internal Revenue Code that pertain to separation from service after attaining age 55 and the treatment of net unrealized appreciation (NUA) on company stock holdings in your 401(k).

[I will call you to discuss/Call me today to learn more about] these provisions and what they could mean to your retirement planning.

I look forward to speaking with you soon.

Sincerely,

[Your name]

[firm]

[phone number]