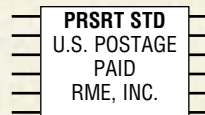


Mr. Williams,

Join Us For Dinner  
Complimentary Tickets



123 Main Street  
Anytown, ST 55555



Attn: Postmaster Dated Material Deliver by 9/7

John Williams  
123 Main Street  
Anytown, USA 12345-6789  
BARCODE

Dear Mr. Williams,

You are cordially invited to attend a **COMPLIMENTARY DINNER PRESENTATION**. You have been selected from a unique group of area residents to attend this information packed seminar. We've enclosed four complimentary tickets for you and your guests. Seating is limited and we expect 100 attendees, so guarantee your reservations today by calling (800) 000-0000 and giving the RSVP code below.

**Enjoy Your Lifestyle In Today's New Economy...**  
**Strategies To Protect Your Retirement Savings,**  
**Lower Your Taxes and Minimize Your Risks**

Americans are living longer. Social Security, Medicare, Medicaid and other "entitlement programs" are in trouble and under government scrutiny. You've spent a lifetime working and accumulating assets. We invite you to spend a little time with us on learning how to maximize the rewards of those efforts.

**Here are just a few topics that will be discussed:**

- ✓ Strategies to protect your principal against market downturns without sacrificing rates
- ✓ How to **avoid** the pitfalls that cause retirees to fail financially
- ✓ Tax advantageous ways to distribute wealth and create an "income for life"
- ✓ How to protect your income so it **lasts as long as you do**
- ✓ Understanding the different kinds of risk inherent in bonds and other savings
- ✓ How you may be able to **protect** your assets from losses due to inflation
- ✓ Why leaving your 401(K) at your company after you retire may be a huge mistake!

***If you own IRAs, annuities, CDs, mutual funds, stocks or any other retirement investments you do not want to miss this special event!***

With all the uncertainty in today's market, the most frequently asked question we hear is, "How can I maintain consistent income and growth without subjecting my principal to risk while at the same time lowering my tax liability?" Attend and listen to the techniques available today.

This special event is hosted by NAME of COMPANY. Mr. NAME has **comprehensive knowledge of personal retirement issues as they apply to retirees**. He has been using this knowledge to help retired YOUR STATE residents, like you, **avoid common and sometimes irreversible financial mistakes**.

**WHETHER YOU'RE ALREADY RETIRED OR NEAR RETIREMENT,  
THIS IS AN EDUCATIONAL OPPORTUNITY NOT TO BE MISSED!**

Don't come for the free dinner – come to learn the cutting-edge strategies that work in today's new economy.

**DINNER**  
Tuesday  
September 19<sup>th</sup>  
4:30 pm

OR

**DINNER**  
Tuesday  
September 26<sup>th</sup>  
6:30 pm

OR

**DINNER**  
Thursday  
September 28<sup>th</sup>  
6:30 pm

**RESTAURANT**



***Ruth's Chris Steakhouse***

123 Oak Street  
Anytown, ST 00000

Your RSVP Code #  
**0000**

**Mr. Williams, please be our guest.**

There is no obligation and seating is limited. Guarantee your reservation today by calling (800) 000-0000 or complete and mail the enclosed reply card. Thank you.