

Dear [Client's Name],

As you navigate your journey as a self-employed individual, planning for your retirement is crucial. Here are some strategies that can help you build a solid retirement savings plan:

- **Establish a Retirement Account:** Consider opening a Simplified Employee Pension (SEP) IRA or a Solo 401(k). These options allow for higher contribution limits than traditional IRAs.
- **Automate Your Savings:** Set up automatic transfers to your retirement account each month to ensure consistent contributions.
- **Diversify Your Investments:** A mix of stocks, bonds, and other assets can help you manage risk and grow your retirement savings.
- **Regularly Review Your Plan:** Schedule annual reviews to adjust your savings strategy based on income changes or retirement goals.
- **Consult a Financial Advisor:** Seek professional advice to tailor a retirement plan that fits your specific financial situation and goals.

Remember, the earlier you start saving, the more time your money has to grow. Please feel free to reach out if you have any questions or need further assistance in setting up your retirement savings plan.

Sincerely,
[Your Name]
[Your Title]
[Your Contact Information]