## **Mastering the Complex Sale**

## Schwab Recover Stock Market Losses

**Hi (NAME),**

**This is Ric Lager from Lager & Company. I am not sure if it’s appropriate for us to talk…**

**…but my Registered Investment Advisor firm specializes in providing investment advice to participants in Charles Schwab 401(k) retirement plans like the one at \_\_\_\_\_\_\_\_.**

**I can provide an independent ranking each mutual fund available in your 401(k). In less than five minutes, you can determine which mutual funds you need to own going forward in order to recover your historic stock market losses.**

**…my question is, would you be interested in this information to get your 401(k) account back to its previous levels?**