[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Annual Retirement Income Portfolio Review

Dear [Client Name],

It is time for our annual review of your retirement income portfolio. The purpose of this meeting is to ensure your investment strategy remains aligned with your long-term goals and current lifestyle needs.

During our session, we will cover the following:

- **Performance Summary:** A review of your portfolio's returns over the past 12 months.
- **Asset Allocation:** Ensuring your mix of stocks, bonds, and cash matches your risk tolerance.
- **Withdrawal Strategy:** Evaluating your current distribution rate to ensure its sustainability.
- **Tax Efficiency:** Reviewing opportunities to minimize tax liabilities on your distributions.
- **Life Changes:** Discussing any updates to your health, family situation, or financial objectives.

Please bring any updated information regarding other income sources, such as Social Security or pensions, so we can maintain an accurate financial picture.

My office will contact you shortly to schedule a convenient time. Alternatively, you may call us at [Phone Number] or email [Email Address] to book your appointment.

I look forward to speaking with you and helping you maintain a secure retirement.

Sincerely,

[Advisor Name]
[Company Name]