

## *Joel and Isabelle Selikoff*

Super title cards over video

**TITLE: *For 25 years, Isabelle and Joel Selikoff have dreamed of their retirement***

***They have saved and invested.***

***Today, in a difficult economy things have changed.***

***But their dreams remain the same.***

**JOEL SELIKOFF:**

My name is Joel Selikoff.

**ISABELLE SELIKOFF:**

I'm Isabelle Selikoff. We live in East Windsor, New Jersey. I think our original retirement plans were to pretty much retire at the same time and we just didn't feel that we were ready.

**JOEL SELIKOFF:**

Before the economic downturn, I felt that we had everything under control, and when this happened I realized that that wasn't true. And I just felt more comfortable continuing to bring in some income

**ISABELLE SELIKOFF:**

We know friends who are pretty unhappy managing their own investments. We figured out very early on that we could not do it on our own. Our Merrill Lynch Financial Advisor is Lisa Kent.

**LISA KENT:**

I met Isabelle and Joel many years ago when Isabelle was starting her own business and Joel was a young lawyer. They were looking for some advice and guidance. Their biggest fear is that they might outlive their wealth.

**ISABELLE SELIKOFF:**

Previously, Lisa was running scenarios for us to show us how that money would last, how much we might be able to leave to our son, daughter-in-law, and to our grandson. How we might be able to help finance his college education

**LISA KENT**

No one expected the kinds of market behavior we've had lately. So, Joel and Isabelle have had to be continually more flexible in terms of a lifestyle.

**JOEL SELIKOFF:**

We have made some prudent decisions. We quit the private country club and now play county courses.

ISABELLE SELIKOFF:

We decided to postpone a couple of longer trips that we had been planning.

JOEL SELIKOFF:

Originally, we wanted a second home. Our thoughts centered around Florida. But we decided on a condominium complex at the Jersey shore. Isabelle talked to Lisa, and they came to the conclusion that this was something that we could handle.

LISA KENT

It's certainly helped Isabelle and Joel to have their beach house close to home. They don't have the expense of traveling to Florida or to pay for their children and grandchild to come visit them.

JOEL SELIKOFF:

If the downturn continues, we may be confronted with more belt-tightening decisions. Having Lisa gives us a sense of security. I feel that there is a professional to watch over our well being in the financial sense, and we rely on her for that role.

END.

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