BERKSHIRE MONEY MANAGEMENT

The Knowledge & Experience to Build Your Wealth

To Our ~~Clients~~ Family,

Thank you. Thank you a million times over for your trust and years of patronage, and allowing us the opportunity to help you achieve your investment goals.

When we started Berkshire Money Management, we had some cheap cubicles and used furniture. My father-in-law gifted me six months free rent in the attic of his business, BETNR Construction. That was sixteen years ago, and now BETNR is back in my business life, renovating our new office –a 12,000+ square foot mansion in Dalton MA known as the Model Farm. It's because you trusted us, and it's because together we were successful in building your portfolio, that we have been able to do this.

Our focus is working with retirees. And we tend to work with retirees who are approaching retirement and going through the retirement transition, and need to deal with issues like the timing of claiming Social Security benefits, making Medicare decisions, figuring out whether they've got enough money for their retirement, how to do the actual retirement transition, and then coordinating the liquidation of the retirement accounts to replace their paycheck and sustain retirement spending.

But we have expanded our reach as you continue to open your family to us. Many of our clients have had us manage their children's accounts. And as we have gotten to know your children, you have entrusted us to be sure that your legacy is fulfilled and that you can maximize the full transfer of your wealth to the people you care about. And that has allowed us to bring in the people and technology to work with younger people who are realizing that now is the time for them to receive professional financial assistance.

In return, we have invested in you. We have a team of professionals we work with (accounting, insurance, estate and financial planning, Social Security, Medicare, etc.) to be sure you have answers to questions you didn't even know you had. Our new office will allow for more client-facing team members as well as additional professional back office support to allow us to offer even more to you and your family.

We are the only financial team we know of that offers free Social Security and Medicare services, offers free financial planning to be sure you retire in the best way, and offers free estate planning to maximize what you leave your loved ones. We do this because our mission is to make retirement stress free. And the only way to make it stress free is to know you are doing it right. We are grateful that you have let us do it for you.

In an area where retail offices are closing, manufacturing is moving overseas, and other investment firms are moving their headquarters to Boston, we are recommitting to the area with this move down the street, to the town in which I grew up. I look forward to giving you the grand tour once we've moved to show you what we did together. Thank you!

Sincerely,

Allen Harris

Allen Harris

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