



# Harvest your future with a well-planned retirement

**Every step you take toward a well-planned retirement is worth celebrating.**

Retirement planning is a journey of planting, nurturing and eventually harvesting the rewards of your efforts. Every contribution you make and every financial habit you build helps cultivate a more secure future — not just for you, but for the moments and people that matter most.

- **Regularly review your goals** and track your progress
- **Increase and adjust contributions** to adapt to your changing needs
- **Remain committed to your retirement goals**, even during market and job changes
- **Consider staying in the plan** as you choose your withdrawal strategy for retirement

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal. No investment program or strategy, including asset allocation and diversification, can guarantee to make a profit or avoid loss, nor can it eliminate risk.



RSVP for a Social Security Basics seminar on 10/2 and Tax Efficient Spending on 10/3.



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Scan to join us for some NRS presentations on 10/1 Teams, Admin CR-430 on 10/2, SJGH DDR on 10/3 & 10/6 Teams.

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