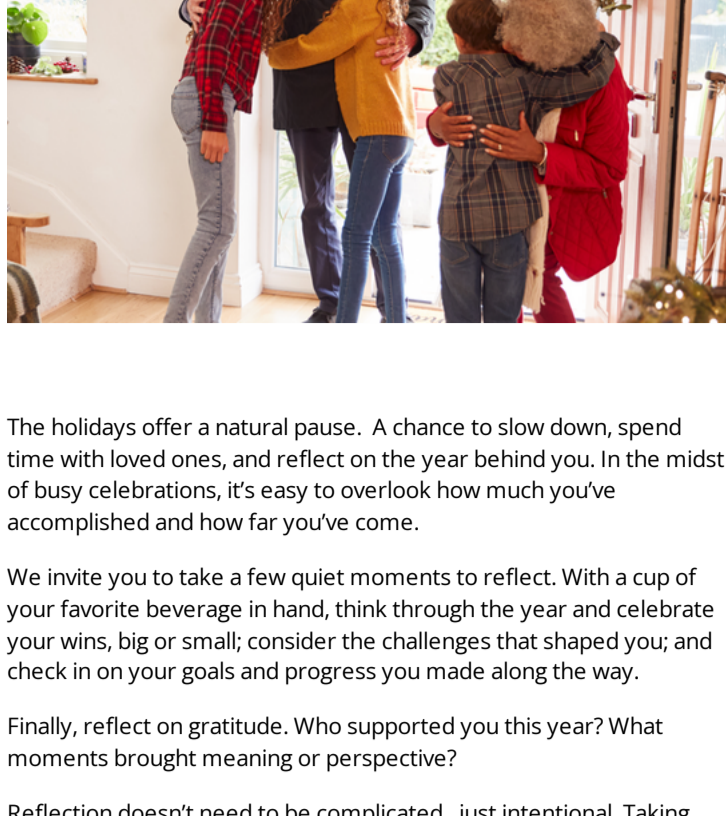


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## Monthly Newsletter

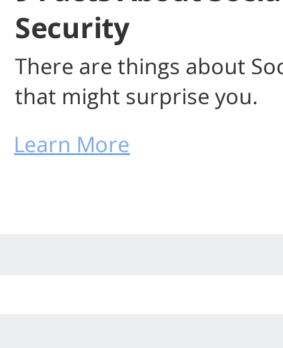


The holidays offer a natural pause. A chance to slow down, spend time with loved ones, and reflect on the year behind you. In the midst of busy celebrations, it's easy to overlook how much you've accomplished and how far you've come.

We invite you to take a few quiet moments to reflect. With a cup of your favorite beverage in hand, think through the year and celebrate your wins, big or small; consider the challenges that shaped you; and check in on your goals and progress you made along the way.

Finally, reflect on gratitude. Who supported you this year? What moments brought meaning or perspective?

Reflection doesn't need to be complicated...just intentional. Taking time to pause can help you enter the new year with clarity, gratitude, and purpose. And if we can support you as you reflect or plan ahead, we're always here. Happy Holidays!



### Once Upon a Goal

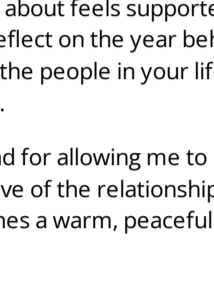
Do you know how to set up your financial goals for success? This knight does.

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### A Bucket Plan to Go with Your Bucket List

A bucket plan can help you be better prepared for a comfortable retirement.

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### Dreaming Up an Active Retirement

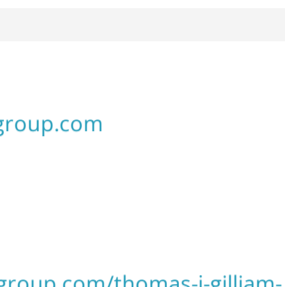
When you retire, how will you treat your next chapter?

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### 9 Facts About Social Security

There are things about Social Security that might surprise you.

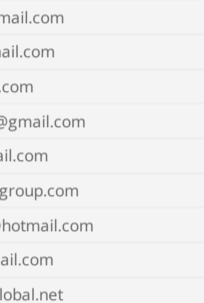
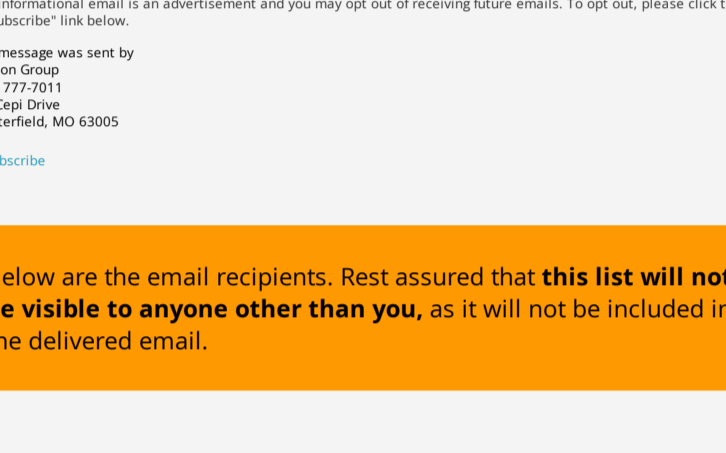
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The holiday season naturally turns our hearts toward family, friends, and the quiet hope that everyone we care about feels supported and secure. As you spend time together and reflect on the year behind you, you may find yourself thinking about the people in your life and what the coming year could hold for them.

Thank you for the trust you place in me and for allowing me to be part of your journey. I'm deeply appreciative of the relationships we've built and wish you and your loved ones a warm, peaceful holiday season.

~ Tom



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