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Dear {Recipient Name},

A new year offers a natural opportunity to reset your finances and take a fresh look at your path to retirement. Whether you're actively saving, weighing when to retire, or already enjoying retirement, small adjustments now can make a meaningful difference in the years ahead.

In this issue, we explore the dividend barbell approach to retirement investing, which pairs high-dividend stocks for steady income with dividend growth stocks for long-term appreciation. We also look at how a Roth account can add valuable tax diversification to your retirement income strategy, and why short-term disability insurance is worth understanding long before you need it.



You'll also find guidance on tackling holiday debt and resetting your budget for the new year, tips for getting a head start on tax season, and a closer look at the question so many people wrestle with: is it truly time to retire, or just time for a change?

The common thread? Thoughtful, ongoing planning. With the right strategies in place, you can pursue the income and security you need while staying prepared for whatever the year ahead brings.

As always, we're here to help you navigate these decisions and tailor solutions to your unique situation. If any of these topics resonate with you, don't hesitate to reach out.



I am here to help!

Sincerely,

{Name Signature}

{Name and Company-approved title}