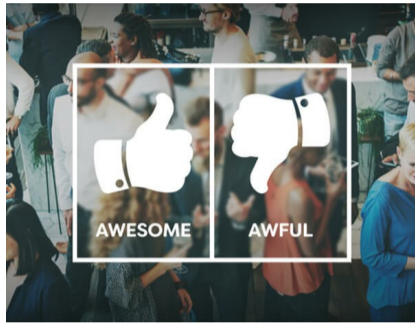




Hi {Firstname},

This month's **Retirement Readiness** newsletter features questions to ask yourself, including if a variable annuity is right for you, considerations for when (if ever) to retire, five facts you need to know about social security, and when is the optimal time to start taking social security. Hope you enjoy, and as always, reach out with any questions. Have a great day!



### Is a Variable Annuity Right for Me?

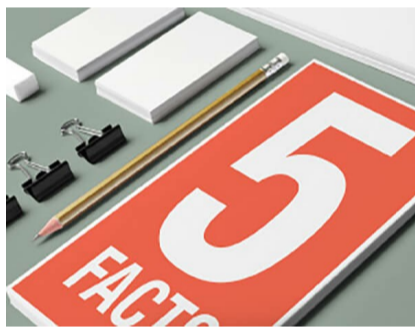
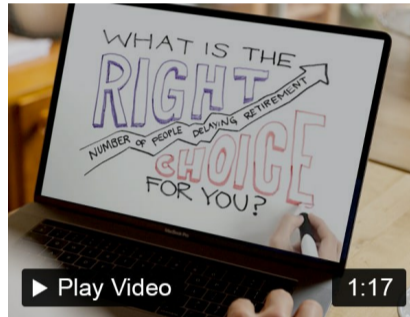
Pundits go on and on about how “terrible” or “wonderful” annuities are, but they never talk about whether annuities are right

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### Should You Ever Retire?

A growing number of Americans are pushing back the age at which they plan to retire. Or deciding not to retire at all.

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### Social Security: Five Facts You Need to Know

Here are five facts about Social Security that are important to keep in mind.

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### When Should You Take Social Security

Monthly Social Security payments differ substantially depending on when you start receiving benefits.

[Learn More](#)



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