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FOR IMMEDIATE RELEASE

Date: February 27, 2012

How Ready to Retire Are You? When Will You Be Ready? *SNBT to Hold Retirement Educational Forums*

Since 2011, roughly 8 million people have reached age 65, with 10,000 more added every single day. What does turning 65 really mean? For some, it means retirement and enjoyment of their golden years. For many others, it means continue working full-time although they may collect Social Security benefits.

According to the 2011 Retirement Confidence Survey conducted by Employee Benefit Research Institute, 74% of workers reported they plan to work during retirement. Why? They have little or no retirement savings, and many workers continue to be unaware of how much they need to save for retirement. Only 42% reported they and/or their spouse have tried to calculate how much money they will need to have saved by the time they retire.

The Stephenson National Bank & Trust (SNBT) understands the need for retirement education, which is why they will host three Retirement Forums to examine the basics of saving for retirement and common challenges.

This program is open to the public and is designed for people of all ages and all stages of retirement planning. Topics will be relevant whether you have not yet begun to plan, have a program in place, are near retirement, or are currently retired.

Speakers will give easy to understand scenarios of the estimated amount a person needs to maintain his or her current lifestyle at age 65. In addition, they will cover many of the fundamental factors a person should be aware of when saving long-term for retirement. Each presentation will be followed by a question and answer period, along with one-on-one time with the SNBT Retirement Experts, if desired.

“In this economy, people need to take advantage of every opportunity that will help navigate their road to retirement,” said John Reinke, SNBT President. “Even basic knowledge about planning will make an individual more prepared to enjoy a comfortable retirement.”

Make plans to attend one of the three sessions open to the public:



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- Oconto at 101 Bralick Way on Thursday, March 22 from 6:00 to 8:30pm, the presentation will take place at 6:30pm
- Marinette at 1820 Hall Avenue on Saturday, March 24 from 9:30 am to noon, the presentation will take place at 10:00am
- Marinette at 1820 Hall Avenue on Thursday, March 29 from 6:00 to 8:30pm, the presentation will take place at 6:30pm

“Our employees are committed to helping individuals and business owners achieve their retirement goals,” said John Reinke, SNBT President. “Through these three Retirement Forums, we are using our expertise to reach out to the community and help them learn ways to maximize their income during retirement.”

SNBT has the area’s largest group of highly trained advisors — The Retirement Experts. This elite group holds 22 advanced professional designations in retirement planning — a number unmatched in this region. They include: nine Certified IRA Services Professionals (CISP) and six Certified Trust & Financial Advisors (CTFA). These designations are awarded to individuals who participate in a stringent training process and pass hours of certification testing.

“Having these expert advisors means that our knowledge goes beyond the generic ‘retirement planner’ title. It proves that SNBT is providing top-notch advice for retirement savings, investment management, personal finance, and estate planning,” said Reinke.

If a person has questions about the state of his or her current retirement plans, they may call The Retirement Experts. They can provide help with: advice on retirement planning strategies; a second opinion on your current investment plan; or guidance on IRAs, rollovers, or transfers.

The Stephenson National Bank & Trust is a 137-year old independent community bank with assets of \$291 million and Trust and Investment Management assets in excess of one-third of a billion dollars. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. For more information about The Stephenson National Bank & Trust visit www.snbt.com.

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