

FOR IMMEDIATE RELEASE

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## Ten Strategic Moves to Make for Retirement Savings

In these uncertain times a person needs to take advantage of every resource available to plan for a comfortable retirement. The Stephenson National Bank & Trust (SNBT) recently held several Retirement Open Houses to educate people about the importance of saving for retirement.

"We were pleased to educate over 100 people in different stages of the retirement planning process," said Jeff Myster SNBT Retail Banking Manager. "Each person's retirement vision is different, and there isn't a cookie-cutter solution for each situation. That's why it's important that a person sit down and talk to a knowledgeable individual who can help them set a course that will give them a secure retirement."

Retirement planning shouldn't be a guessing game, by choosing a trusted retirement expert a person will understand the necessary steps to take. Below are ten strategic moves to make toward saving for retirement:

- 1. Don't wait to start saving
- 2. Map out your goals
- 3. Utilize employer-sponsored retirement plans especially if there is a match
- 4. Learn about tax-free and tax-deferred options
- 5. Find a retirement expert you trust
- 6. Figure out how long it will be until you retire and how much you must have to live comfortably in retirement
- 7. Stop trying to outsmart the market
- 8. Diversify your savings to get the right mix
- 9. Prepare for the unexpected
- 10. Define your legacy



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A person doesn't have to be their own retirement planner and shouldn't feel they must "go it alone." Meet with a SNBT retirement expert who can help evaluate each goal and suggest customized options. The SNBT team of qualified retirement experts can help people in any stage of retirement planning. Anyone with questions or who would like to get a second opinion review of his or her current plan should call SNBT at 715-732-1732.

The Stephenson National Bank & Trust is a 136-year old independent community bank with assets of \$281 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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