



**Retirement is an important decision and even more so...  
a very personal one.**

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*Is the time right for me? For my family?*

*What will retirement really look like?*

*Should I take the lump sum or not?*

*What is the GATT rate and why is it affecting my pension amount?*

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If you are considering retirement, we'd like to help.  
Remember, sometimes it's the right decision at the right time and sometimes it isn't.  
You can call our office anytime and make an appointment with  
Tracy Talbot, Investment Advisor Representative.  
We can either meet in person or schedule a phone call to review your options,  
answer any questions and discuss your unique retirement situation.

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