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Enhance Your  
Traditional

Pumpkin Pie!

the  
Fall  
Issue

FEATURED  
ARTICLES  
IN THIS  
ISSUE:

Enhance Your  
Traditional Pie!

Your Financial  
Retirement Guide

Fall Word Search

Local Fall Gatering:  
Newell Branch

**Caramel Drizzle:** Add a touch of sweetness with a caramel drizzle. Warm caramel sauce slightly and drizzle it over individual slices or create a decorative pattern on the entire pie.

**Candied Nuts:** Try sprinkling candied nuts like pecans or walnuts on top. The crunch and sweetness will complement the creamy texture of the pie.

**Chocolate Shavings:** Consider shaving dark chocolate over the pie. The combination of chocolate and spiced pumpkin creates a delightful contrast.

**Gingerbread Crust:** Swap out the traditional pie crust for a gingerbread crust. The warm spices of gingerbread complement the pumpkin filling beautifully.

**Coconut Cream Topping:** Opt for a tropical twist by topping your pumpkin pie with coconut cream. The light and fluffy texture adds a refreshing element.

**Pecan Streusel Topping:** Combine chopped pecans, brown sugar, and a touch of butter. Sprinkle it over the pie before baking for a delightful crunchy layer.

**Maple Glaze:** Drizzle a maple glaze over the pie for a fall-inspired sweetness. Mix powdered sugar with a splash of the syrup until a smooth consistency is achieved.

**Spiced Whipped Yogurt:** Whisk plain yogurt with a touch of honey and your favorite fall spices (cinnamon, nutmeg, and a pinch of cloves). Spoon onto slices for a tangy twist.

**Cinnamon Sugar Dusting:** Before serving, dust the top of the pie with a mixture of cinnamon and sugar. This simple addition adds a burst of flavor.

Feel free to mix and match these ideas to create your own unique twist on the classic pumpkin pie. Experimenting with different flavors and textures can make your dessert a standout centerpiece during fall gatherings.

Can you find this piggy bank hidden somewhere in these pages?



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# RETIREMENT GUIDE

As a member of the VIP Club, it's probable that you're contemplating and strategizing for your future retirement, if you have not already retired. Although you've likely started the financial preparations, a lingering question of "Am I financially ready for retirement?" is possibly still running through your mind. To help you answer that question, we've compiled a set of beneficial steps and options to guide you in your journey.



## REVISIT YOUR RETIREMENT BUDGET

Creating a realistic budget that aligns with your retirement lifestyle is crucial. Factor in essentials like housing, healthcare, and daily living expenses. However, don't forget to allocate funds for leisure, hobbies, and unexpected expenses to avoid any financial surprises down the road.

## ENSURE A DIVERSE PORTFOLIO

As seasoned investors, you understand the importance of diversification. Your portfolio should include a mix of assets that align with your risk tolerance and financial goals. Consult with a financial advisor to ensure your investments are well-balanced and suitable for your retirement objectives.

## MANAGE YOUR RMDs

For those with retirement accounts like IRAs and 401(k)s, be mindful of RMDs (Required Minimum Distributions). These withdrawals are mandatory after a certain age and can impact your tax situation. Stay informed about the deadlines and explore strategies to manage taxes and maximize your distributions.

## CONTROL YOUR TAX LIABILITY

Speaking of taxes, explore ways to optimize your tax situation in retirement. Strategies such as Roth conversions, tax-efficient withdrawal sequencing, and charitable giving can help you minimize your tax burden and keep more of your hard-earned money.

## LONG-TERM CARE PLANNING

While no one likes to think about it, long-term care is an important aspect of retirement planning. Explore options for insurance or other strategies to protect your assets and ensure you have access to quality care if the need arises.

## SOCIAL SECURITY TIMING

Maximizing your Social Security benefits requires careful consideration. Decide when to start claiming benefits based on your individual circumstances. Delaying benefits can lead to higher payments, but it's essential to weigh the factors and make an informed decision.

## REVIEW YOUR ESTATE PLAN

Estate planning goes beyond assets; it's about ensuring wishes are honored. Review and update your will, trusts, and beneficiary plans to align with your current circumstances and intentions.

Trusts can be a valuable tool in estate planning due to their ability to facilitate the efficient transfer of assets, provide control over how assets are distributed, and potentially minimize estate taxes. They offer flexibility, privacy, and can help avoid probate, ensuring a smoother and more private transition of assets to beneficiaries.



YOUR FINANCIAL

# RETIREMENT GUIDE

CONTINUED

## GUARD AGAINST FINANCIAL SCAMS

Unfortunately, financial scams continue to rise, and they certainly don't stop at retirement. Stay vigilant and educate yourself about common scams, such as phishing emails, fraudulent investment schemes, and identity theft. Never share personal or financial information with unsolicited contacts.

## EMBRACE FRUGAL ENJOYMENT

Embracing a frugal mindset doesn't imply sacrificing joy; rather, it's about optimizing your resources. AARP, for instance, extends travel discounts to its members, providing an excellent opportunity to explore new destinations without breaking the bank. Many cultural institutions, theaters, and entertainment venues also offer senior discounts, making it more affordable to attend events and performances. Many local organizations welcome the expertise and experience that retirees bring, allowing you to contribute to your community in a meaningful way.

## Stay Engaged with Financial Education

Continuing to learn about financial matters can empower you to make informed decisions. Attend seminars, workshops, or webinars that focus on retirement planning, investment strategies, and other financial topics. Navigating your finances during retirement is a blend of wisdom and informed decision-making. By embracing these financial insights, you can ensure that your golden years are not only financially secure but also filled with the enjoyment and peace of mind that you deserve.



## NEED SOME ASSISTANCE WITH PREPARING FOR RETIREMENT? WE CAN HELP!

Planning for your financial future just got easier. First National Bank knows that you work hard and are looking forward to a comfortable, financially secure retirement. That's why we offer several varieties of IRAs to meet your individual needs.

Whether you're looking for immediate tax savings or thinking about your long-term bottom line, we can help. Let our experienced bankers help you select the account that will help your retirement savings grow.

- [CD IRAs](#)
- [IRA Savings Account](#)

Call your local Customer Service Representatives at (800) 555-6895 to learn more!

**Want to learn more about your preferred investment style? Try out our One-Minute Investor Profile Test at:** <https://www.firstnationalbanks.bank/co-sd/one-minute-investor-profile-test/>

# HAPPY Fall Ya'll

CAN YOU FIND ALL 15 WORDS?

E N U J X V U S C A R E C R O W R H O Z  
 N N C I D E R J Y C U P Q T G P A N T F  
 A Q L C V R T H O O S U S E S M K G U B  
 W C J R U D G B W B K M S L F H E J K R  
 U U O D F D C C G W Y P T N F P Z Q Q Y  
 H A K R G L W A L E A K X P R L L F Y R  
 D A A V N C R H P B W I S I J M E J V K  
 F C R W D L Y R H P I N J S Y S A G M D  
 O D F V K N F S A S L S O P I P V X V S  
 U G O E E J X O L M F E M H H V E D B P  
 H I O W V S O Y L Q G W Y S A A S J B A  
 V S T F O F T C O N Z H R U Y R M A I Z  
 F D B Y M W N S W L K A B P R R H U R R  
 A Y A L Z X Q Y E T T J K F I F X T N S  
 L V L P E B A V E Y G F F O D G E U J G  
 L U L G H A F G N O O A S O E K G M S J  
 C X D X X Z E C T Z U X H F H D W N O T  
 Y G L I I T A I B N R W E M R Q L X N C  
 I K C J E U K R R R D Q I C Q M V W U L  
 U X J H P I Y E T H Y U B Z K Y R P P N

Acorn  
 Apple  
 Autumn  
 Cider  
 Cobweb

Fall  
 Football  
 Gourd  
 Halloween  
 Harvest

Hayride  
 Leaves  
 Pumpkin  
 Rake  
 Scarecrow

G U O H J R O W C T M W E A V K P C S  
 O A H M R V J W Y E R A K E G R C C R I  
 L M O U S N U R A U F T W M G L P  
 C C A S V P M B L H A R V E S T S  
 D S A A P F Z O H P G O I G M O Y  
 R E V B T B C Z A P L E U G D P D A W  
 B E V E L W E Z Z A P L E U G D P D A W  
 C E J T B A S E H T Z B K M S P F L A Y  
 F G I E O M N L B M C S H F V U O C R W A  
 T W A Z Z G Z D T O B M S L J E T L B R E D L A  
 I O L T C K S U F P E P C Z L G A E E Q  
 U R H O M X E E P E P C Z L G A E E Q  
 T X S Z J J A C O R N U N O N K D N L R A D  
 P U Z L K Y U J J C U P Q T G P A N T F  
 K U R T I O Y I F L T P K W K D G Z D W M U M  
 J V C E M E C L Y A D I C D D Z D Z F N J  
 X G U O S R P J V V W H D T D G D M L R

## JOIN THE NEWELL BRANCH

On October 25th for a VIP Fall Social located at the branch from 11am to 1pm. They will be serving a Loaded Baked Potato Bar with all of your "favorite" toppings, Hot Cider and "yummy" pumpkin bars!