Rest easy knowing your wealth is in the best possible hands.

FINANCIAL ADVISORY GROUP

INSIGHTS

issue**twenty**one | quarter**three** | 2026

DID YOU KNOW?

A married couple age 62 has an 85% likelihood that at least one spouse will live to age 81.
(Source: JP Morgan)

Nearly one-third of retirees leave the workforce earlier than planned due to a health problem or disability.
(Source: JP Morgan)

	TOTAL RETURNS %		
INDEX	**Q2 2026**	**YTD**	**1-YR**
S&P 500	15.20%	10.19%	22.29%
MSCI World ex US	10.46%	9.63%	21.70%
Dow Jones	13.38%	9.76%	20.65%
BBG BARC Agg Bond	0.67%	0.62%	3.79%

**as of 06.30.2026*

Retirement Planning: Are You Retirement Ready?

Preparing for retirement requires more than simply setting a date; it involves ensuring your financial resources can support your long-term goals and lifestyle.

MAXIMIZING SOCIAL SECURITY

When to claim Social Security is a critical decision. Taking benefits early results in reduced monthly payments, while delaying can increase long-term income. Coordinating spousal benefits and aligning Social Security with other income strategies can enhance overall retirement security.

TAX-EFFICIENT INCOME PLANNING

A thoughtful distribution plan can help minimize taxes and extend the life of your portfolio. By strategically drawing from taxable, tax-deferred, and Roth accounts, retirees can improve after-tax cash flow and better manage future liabilities.

AVOIDING COMMON MISTAKES

Frequent missteps include underestimating expenses, overlooking inflation, and failing to plan for longevity. Regular reviews and adjustments are essential to staying on track.

PLANNING FOR HEALTHCARE COSTS

Healthcare remains a major and often unpredictable retirement expense. Factoring in insurance premiums, out-of-pocket costs, and potential long-term care needs is vital.

Retirement readiness is not a one-time calculation; it is an ongoing process that benefits from thoughtful guidance and personalized strategies. Whether you are beginning to plan, revisiting your strategy, or updating your approach as your goals, timeline, or financial circumstances evolve, having a trusted advisor can make a meaningful difference.

At Springs Valley Bank & Trust, our team is committed to helping you navigate the complexities of retirement planning with confidence at every stage. From Social Security timing and tax-efficient income strategies to healthcare planning and long-term financial security, we work alongside you to build, monitor, and refine a plan tailored to your goals, ensuring it remains aligned as your needs and priorities change over time.

ENHANCED CLIENT EXPERIENCE COMING SOON!

Springs Valley Financial Advisory Group is pleased to announce that we will soon be launching an enhanced online client experience, including a new client website and mobile app.

As part of this transition, online account access will be temporarily unavailable beginning on or around **September 1**. Once the new platform is available, clients will access their accounts through a new website address. Additional information, including the new website address and instructions for accessing the new client portal, will be provided when available.

During the transition period, clients are encouraged to contact their advisor directly with any account balance inquiries or questions regarding their accounts. **We appreciate your patience as we complete this transition and look forward to providing you with an improved digital experience.**

*numbers as of June 30, 2026

1535 Accounts
$1.066 Billion in Assets
100% Dedicated to YOU

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