



Investor Insights | January 2025

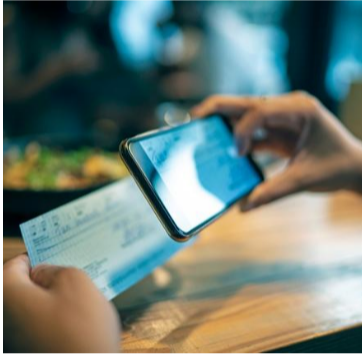
## Tax-Smart Strategies for Your Retirement

Smart tax planning can help you save more for retirement and keep more of what you've already saved. Consider these tax-efficient retirement planning strategies.

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### Begin 2025 With a Fresh Financial Outlook

Starting the year, let's focus on [using your cash strategically](#), [adapting your portfolio for falling interest rates](#) and [navigating the market in 2025](#). Plus, [gain insights on how longevity is reshaping retirement services](#).



#### How to Manage Cash Strategically

Are you using your cash to its full potential? Discover how to balance short-term needs with long-term goals.

[Cash Strategies](#)


#### Navigating Fed Rate Cuts

How lower rates could impact your money market returns and what to do next.

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#### Retirement in the Age of Longevity

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