

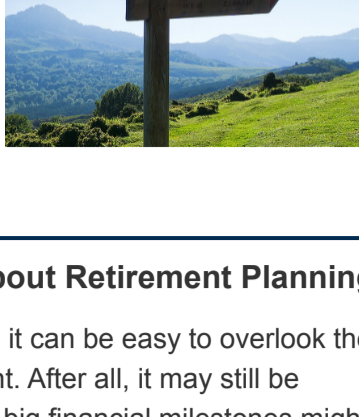
[Client Preferred Name]

Welcome to our September Newsletter! As summer winds down and routines settle back into place, September offers a natural opportunity to pause, reflect, and refocus on the core principles that guide our financial well-being. In this edition we want to shift our attention to retirement. Whether it is 5 years or 25 years away, it is never too early to start your retirement planning. To help you get started, we have included several articles below. At the bottom we have included an upcoming retirement focused event and a reminder regarding RMDs. As always, we're here to help; please reach out with any questions!

A Simple Six-Step Retirement Checkup

Retirement just around the corner? Sometimes a few changes to your plan now can help you cross the finish line. Are you doing even better than anticipated? Maybe now is a good time to reduce your risk exposure to lock in that progress and hedge against future market volatility. Here's a six-step retirement plan checkup that may be helpful.

[Learn More >](#)



5 Common Myths about Retirement Planning

If you're new to investing, it can be easy to overlook the need to plan for retirement. After all, it may still be decades away, and other big financial milestones might be closer on the horizon for you. Yet now is the ideal time to get started on saving and investing for retirement, harnessing the power of a thoughtful financial plan to help guide you toward your longer-term goals. Here are 5 retirement myths new investors may have and what you should consider doing instead.

[Learn More >](#)

6 Money Moves to Make in the Decade Before Retirement

While preparing for retirement takes decades, the moves you make during your final decade in the workforce can have a critical impact on how ready you'll be when the day arrives. As you approach retirement, you'll likely have a much better sense of what retired life will look like, when it will happen and what your financial needs will be. Here are six essential money moves to consider making when you're about 10 years away from retirement.

[Learn More >](#)



The Wood Group Corner



PLEASE JOIN US FOR A SEMINAR ON How to Maximize Social Security and Manage Healthcare Costs in Retirement

Hosted by:

Women in Wealth: LIFT Northeast Region

During this session, we'll cover:

- How to maximize Social Security income for you and your spouse
- The impact and potential costs of claiming benefits before your full retirement age
- Strategies to help reduce taxation of your Social Security benefits
- How to estimate your future healthcare expenses in retirement.
- A clear breakdown of Medicare Parts A, B, C, and D — what each covers and how much they cost

Have questions? Please reach out to us at:

thewoodgroup@morganstanley.com

Seminar Details:

Date: September 24th

Time: 4:00PM

Speaker:

Graham T. Kimmerer

MFS Investment

Management®

[Join Here](#)

Operations Corner

Welcome to the Ops corner...we are here to provide you with insight and helpful information to keep you up to date with all things operational and administrative at The Wood Group.

2025 Required Minimum Distributions

Required Minimum Distributions (RMDs) are generally required to be distributed from your retirement account once you reach RMD Age[1]. We wanted to remind you that you may be subject to this requirement.

The RMD deadline for this year is December 31st, however, we encourage you to start considering your RMDs now. Please reach out to our Ops team with any questions.

Please note that the Internal Revenue Service may impose a penalty tax on RMD amounts not distributed by the deadline. We cannot guarantee any particular tax treatment, and you remain responsible for all taxes and related fees. We encourage you to speak with your own tax and/or legal advisor, including to review RMD rules and calculations as they may relate to your individual facts and circumstances.

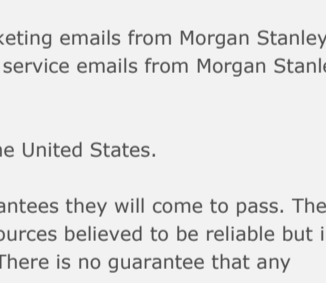
[1] RMD Age is (a) age 70 ½ for individuals born before July 1, 1949, (b) age 72 for individuals born after June 30, 1949, but before 1951, (c) age 73 for individuals born after 1950, but before 1960, or (d) age 75 for all others

[Learn More >](#)

Best of September

2025 US Open Tournament

Earlier this month, Nisha and Carolina had the chance to experience the excitement of the US Open firsthand. A special shoutout to Ben Shelton, brother of Morgan Stanley employee Emma Shelton, for his performance on the Men's side, and to Laylah Fernandez, a firm sponsored athlete for her two wins in the Women's draw. To cap off the tournament, we're sharing the recipe for the US Open's signature drink, The Honey Deuce. We hope you can enjoy at home!



[Honey Deuce Recipe >](#)

We're grateful for the opportunity to be part of your financial journey. At The Wood Group, we're here not just for investing – but for the life planning that really matters: family and legacy.

Our monthly newsletter is one way we share insights and timely strategies to support your long-term goals. If you've found this newsletter helpful, we hope you'll pass it along. And if there's ever a topic you'd like to see or someone you'd like us to add to the mailing list, just drop is a note at thewoodgroup@morganstanley.com. We always look forward to hearing from you.

[Signature of Primary Contact]

Steven Lazarus, Financial Advisor; Nisha B. Chisena, Financial Advisor; Tack Simmons, Financial Advisor

Pictured (Left to right; top to bottom): Jay Wood, Financial Advisor; Carolina McGoe, Financial Advisor; Brian Nerreau, Financial Advisor; Nisha Chisena, Financial Advisor; Paul Fitzsimmons, Financial Advisor; Steven Lazarus, Financial Advisor; Tack Simmons, Financial Advisor; Estefania Munguia, Client Service Associate; Shauna Simpson, Wealth Management Associate

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