

THE GOOD LIFE

A Publication for Members of the Senior Savers Association • 2024

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3 Planning Ideas to Fund Your Retirement



(BPT) - If only there was a way to predict the future. It would be helpful for quite a few things, especially retirement planning.

Figuring out how much money you'll need to live the life you want - for the entirety of your retirement - is one of adulthood's biggest challenges. And managing the possibility that you won't outlive your savings has a name: longevity risk. No matter what, proactive financial planning is necessary to give you the greatest chance for success.



As you plan and set goals for the year ahead, now is a good time to think about longevity risk and develop strategies to ensure your retirement funds last as long as you do. After all, what good is a nest egg if it runs out early? And on the flip side, what good are hard-earned savings if you don't spend them out of fear of running out?

Better planning for better outcomes

Over the past few decades, there has been a shift from traditional pension plans, where you get a defined monetary benefit in retirement, to 401(k)s and other defined contribution retirement plans, which puts more

responsibility and stress on the shoulders of individuals to contribute a large portion toward their retirement savings. Fortunately, you don't need an MBA to know that better planning leads to better outcomes; so here are three ideas to build a retirement plan that you feel confident in and have the resiliency to follow.

Planning idea No. 1: Lifestyle is important. So is keeping options open.

If you're like most people, you have ideas about what you want to do in retirement, like owning a second home, traveling or volunteering in your community. Your plan should have the flexibility to balance your desired lifestyle with what you can afford. To do this, trade-offs such as delaying retirement, part-time work or waiting to collect social security all may need to be on the table as you're planning.

Planning idea No. 2: Knowledge is power

A lack of preparedness can lead to undesirable spending cuts, but you can guard against this by getting educated about available solutions.

One of the biggest steps you can take to increase your income and ensure that it will last your lifetime is waiting to claim social security. Simply delaying your claim from age 67 to 70 results in a nearly 25% increase in payments, and that larger payment will grow with cost-of-living adjustments.

Another is insured products. For many, protected savings and lifetime income options limit risk and insulate assets from the effects of market volatility - all while generating predictable income streams for fixed expenses in retirement. Such products are available from Prudential and can help improve retirement security for a lifetime. But they're not for every person or every situation, so discuss the possibilities with a financial advisor. Which leads us to the final planning idea...

Planning idea No. 3: Don't go it alone

If you are open to getting help, but don't know where to start, there are many tools and resources to help you plan, with a trusted financial advisor being at the top of the list. Advisors will likely start the conversation by asking about your current financial situation and desired outcomes. If you're clear on those outcomes, it will be easier to make choices from the range of options and strategies.

And if you're not quite ready to meet in person with an advisor, there are online tools to help. The web-based Prudential Stages for Retirement will unlock your personalized Retirement Confidence Score and generate custom projections of your retirement income and spending over time. When you're ready to kick things up a notch, you can connect virtually or in person with a financial advisor to help you define, refine and realize your financial goals.

Remember: There is no time like the present

As we dive into a new year, now is the ideal time to think about building a plan to reach your goals. Every day counts, so get started today and good luck on your financial planning journey - you've got this!

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients.

The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

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NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Senior Savers Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Thursday, March 28, 2024 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY
Senior Savers Association
March 28, 2024 Annual Meeting of Members
THIS PROXY IS SOLICITED ON BEHALF OF
SENIOR SAVERS ASSOCIATION

The undersigned member of Senior Savers Association does hereby constitute and appoint the President of Senior Savers Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Senior Savers Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Tim Pabst, Tom Ebner, and Charles Budinger
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2024

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
February 20, 2024



**Members
save
15%!**

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1800Flowers.com and its gourmet food brand, 1800baskets.com, offers a wide range of gifts: flowers, plants, plush toys, and balloons, plus gourmet food, gift baskets, cookies, brownies, popcorn, fruit, wine, and spa products.

Getting your 15% discount is easy!

- Get Well
- New Baby
- Anniversary
- Birthday
- Congratulations
- Just Because

Log in to seniorsaversassn.com for more information



This new year, focus on what's better for you: 3 recipes that include honey and why it's important

(BPT) - Everyone knows that the new year is the most popular time to focus on yourself. It is a time to realign with your wellness goals, career aspirations, social life and more. Many people focus on improving their nutrition and eating habits in the new year, and finding one core ingredient to incorporate into meals is a great solution to achieve that goal.

Whether you add it to a soothing cup of warm tea, or incorporate on a cheese board for that added boost of flavor, honey is that one pantry staple that is both good for you and the ecosystem at large. Honey is also extremely versatile, and the ways one can incorporate it as they whip up a dish in the kitchen are unmatched. It can be a key ingredient in any meal at any point in the day.

The National Honey Board is sharing three easy-to-make recipes for everyone to add to their diets this new year and beyond:

1. For breakfast: Polenta with Berry Preserves and Honey Toasted Walnuts

What better way to kick-start your day than with a good breakfast? Since honey is a natural source of carbohydrates, providing 17 grams per tablespoon, it is a great source of natural energy. So if you are about to go on a morning run, or have a to-do list that seems to be a mile long, spend some time to sit down and eat a hearty breakfast, like this [honey breakfast polenta with berry preserves and honey toasted walnuts](#).

Research also shows that honey is a natural source of a wide array of nutrients, including trace amounts of 7 vitamins and 11 minerals, 5 antioxidants, and 17 amino acids.



2. For a snack or light lunch: Watermelon Salad with Whipped Feta

The versatility of honey is unmatched, which means it can be incorporated into your diet in a variety of manners - from honeycombs to liquid honey and more. There are also a wide range of honey varieties, with more than 3,000 unique types of honey found throughout the world, leading the way to creativity when it comes to meal prep.

Try this [watermelon salad recipe](#) which incorporates two forms of honey - liquid honey and honeycomb! Not only is this recipe proven to be delicious, but it is also a great meal choice for those who choose to follow the Mediterranean Diet, of which honey is a key component.



3. For dinner: Honey Roasted Cherry Tomato Pasta with Kale and Lemon Sauce

Honey bees are one of the most crucial components of our food ecosystem. Aside from the honey they help to produce, they are responsible for more than a third of the foods we enjoy each and every day. Without them, so many of our core ingredients would cease to exist, such as the tomatoes, kale, lemon, and garlic in this [delicious pasta recipe](#).

By purchasing and incorporating honey into meals such as this one, you are directly supporting the beekeepers that care for the honey bees, helping make the production of much of our food supply possible.



It is clear that honey is an all-natural sweetener that has many benefits, both for individuals themselves and the greater good. It is also clear that honey can be incorporated into your diet in a multitude of ways. Be sure to check out some more recipes to add to your New Year meal plan at honey.com/recipes.



The Good Life is published by:
The Senior Savers Association

For information regarding your membership
and association services, call or write:

Membership Services Office
Senior Savers Association
12444 Powerscourt Drive
Suite 500A
St. Louis, MO 63131
1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change.

Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Through membership in the Senior Savers Association, you will enjoy numerous Health, Travel, Consumer, and Business-related benefits.

You can count on us to continuously and aggressively seek out new benefits to add further value to your membership in the association. As always, we invite and encourage your suggestions on ways Senior Savers Association can be increasingly beneficial to you.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.