



Hello all. We get a lot of questions about a variety of retirement topics. Here are some thoughts about how working will affect social security benefits, making catch-up contributions, redefining retirement, and whether or not social security will stick around.

Also, we recently did a podcast about [Money Tips For Graduates](#). Feel free to forward this to someone you love graduating from high school or college!

Hope you enjoy, and as always, reach out with any questions. Have a great day!



How Will Working Affect Social Security Benefits?

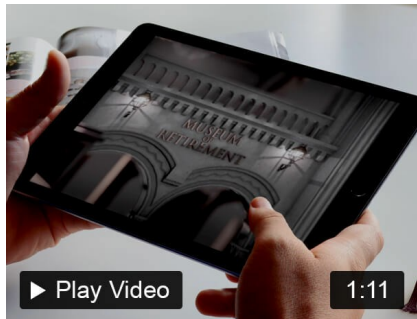
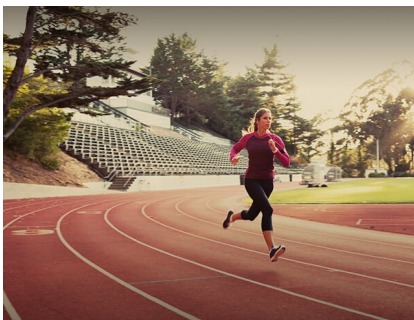
Knowing the rules may help you decide when to start benefits.

[Learn More](#)

Catch-Up Contributions

Workers 50+ may make contributions to their qualified retirement plans above the limits imposed on younger workers.

[Learn More](#)



Retirement Redefined

Around the country, attitudes about retirement are shifting.

[Learn More](#)

Social Security: The Elephant in the Room

Some people wonder if Social Security will remain financially sound enough to pay the benefits they are owed.

[Learn More](#)



Mary Sterk
marysterk@sterkfinancialservices.com
605-217-3555

Sterk Financial Services
President, CEO

<http://www.sterkfinancialservices.com/>



2018-2022 Forbes Best-In State Wealth Advisors
2018-2022 Forbes Top Women In Wealth

Listen to our Podcast – [Money Guide with Mary Sterk](#)
[Subscribe on YouTube](#)

Securities and Investment Advisory Services are offered through Woodbury Financial Services, Inc., Member FINRA/ SIPC. Insurance offered through Sterk Financial Services which is not affiliated with Woodbury Financial. Sterk Financial Services 350 Oak Tree Lane, Ste 150 Dakota Dunes, SD 57049 TF 866-800-2186 California License Number is 0D23508

This message and any attachments contain information, which may be confidential and/or privileged, and is intended for use only by the intended recipient, any review; copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately and (ii) destroy all copies of this message. If you do not wish to receive marketing emails from this sender, reply to this email with the word REMOVE in the subject line.

Forbes Best in State Wealth Advisors list includes 10 recipients per state. The Forbes awards are based on qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, assets under management, compliance records, industry experience and best practices. The award is not based on portfolio performance or client reviews. There is no fee in exchange for rankings. Third-party rankings and recognitions are no guarantee of future investment success and do not ensure that a client or prospective client will experience a higher level of performance or results. Neither Forbes nor SHOOK receive a fee in exchange for rankings.

The Forbes ranking of America's Top Women Wealth Advisors, is based on an algorithm of qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, assets under management, compliance records, industry experience and best practices learned through telephone and in-person interviews. There is no fee in exchange for rankings. Third-party rankings and recognitions are no guarantee of future investment success and do not ensure that a client or prospective client will experience a higher level of performance or results. These ratings should not be construed as an endorsement of the advisor by any client nor are they representative of any one client's evaluation.

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by
Sterk Financial Services
605-217-3555
350 Oak Tree Lane
Suite 150
Dakota Dunes, SD 57049

[Unsubscribe](#)