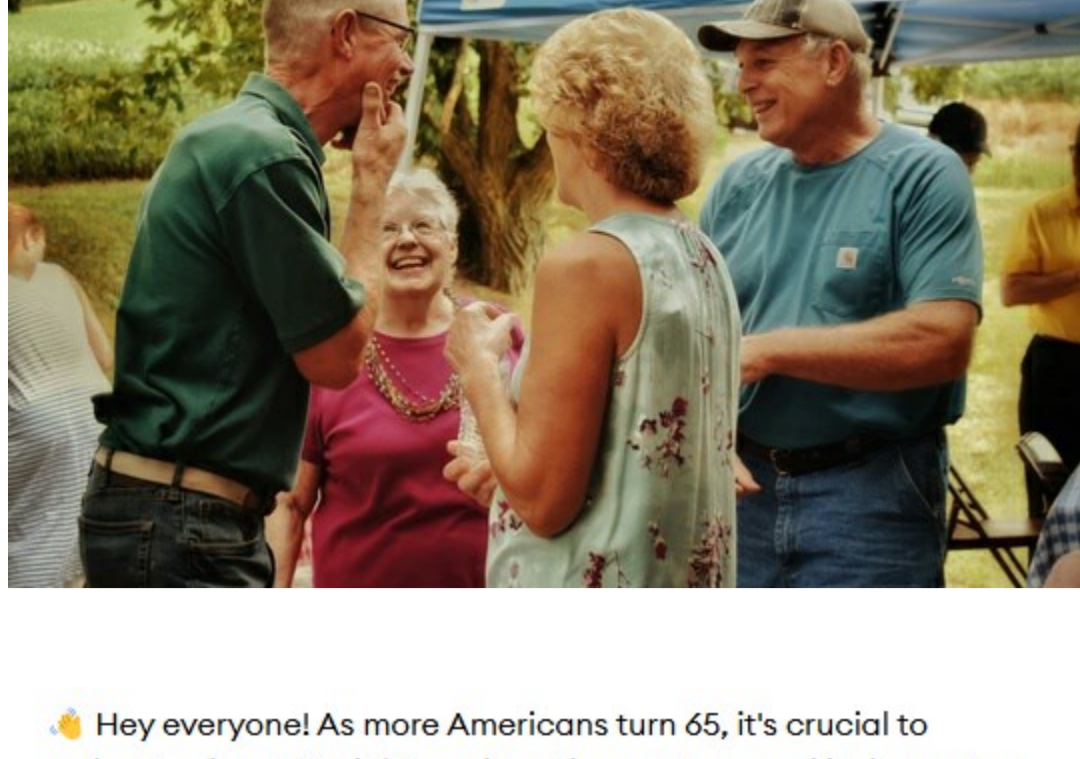


To Get The Biggest Social Security Retirement Benefit Checks, It Pays To Wait.



👋 Hey everyone! As more Americans turn 65, it's crucial to understand your Social Security retirement age and its impact on your investment strategy. Here's what you need to know:

- The full Social Security retirement age has gradually risen from 65 to 67 due to changes enacted in 1983.
- Those born between 1943 and 1954 have a full retirement age of 66, while those born in 1960 or later have a full retirement age of 67.
- Waiting until full retirement age ensures you receive 100% of the benefits you've earned.
- If you delay claiming past your full retirement age and up to age 70, you can receive an 8% annual benefit increase.

Remember, the decisions about when to claim Social Security and sign up for Medicare should be made independently to maximize your benefits.

Have questions or concerns? We're happy to help.

#SocialSecurity #Retirement #Financial #Investment #Strategy

April 2nd National PB&J day!



Tax Day April 15th - Don't forget!!



Egg Prices Are Scrambling the Markets! Get the Inside Coop!



Forget the Fed frenzy and take a timeout from tariff talk. Let's focus on what's really scrambling the markets right now: egg prices.

After reaching an all-time high of \$8.17 a dozen in early March, prices have trended lower and may drop below \$3 in the coming weeks. What's behind the sudden fall? The three main reasons are weaker consumer demand, the bird flu coming under control, and ramped-up supply.

So, when will you start to see relief at the checkout line? Soon perhaps. However, grocery store prices remain unpredictable because retailers are still a bit concerned about supply chains.

In recent months, economists have paid more attention to the price of eggs than to other constituents of the Consumer Price Index.

Why have egg prices become a proxy for inflation?

One theory is that eggs symbolize something bigger about the U.S. economy. Not only are eggs a critical, inexpensive source of protein and nutrients for millions of consumers, but they are also a core part of many other foods made at home or mass-produced. So, eggs have become a tangible symbol of how consumers believe the broader economy is doing.

The Inside Coop: Chicken prices have remained stable despite the bird flu because broilers (chicken raised for meat) tend to have a shorter lifespan than egg-laying hens (6-8 weeks compared to 2 years). Shorter life spans mean flocks are less susceptible to outbreaks, and supply-and-demand issues can be resolved quickly.

I hope today's email provided some insights into the egg market. It's not often such a small part of our daily life that takes center stage in economics.

Sources:

TradingEconomics.com, March 19, 2025. "Eggs US"

TheHill.com, February 13, 2025. "Egg prices are surging, so why are chicken prices stable?"

Wishing you a Happy Easter on April 20th!



Need to Adjust Your Withholdings?

When was the last time you thought about or adjusted your withholding? Most people set it and forget it, but reviewing your withholding limits can be beneficial.

Adjusting your withholding is a good regular practice. The benefits include having more cash on hand throughout the year instead of waiting for a tax refund.

Here is a tax filing checklist to help you review some of the items causing you to overpay your taxes.

Remember, this checklist is for informational purposes only and is not a replacement for real-life advice. Before making any changes to your withholding, consider consulting a tax, legal, or accounting professional. Your human resources department may also have some insights for you to consider.

Our team is here if you have any questions about this checklist. Our offices may have some resources to provide insights into your tax questions.

Texting the Office



Now more than ever, staying connected is essential. We are pleased to inform you that we are able to text using the number 507-535-3542.

If we have not interacted with you in the past, we will need you to complete the simple steps below.

1. Save 507-535-3542 as our texting number in your contact records. You can also reach us by phone at this number.

- We recommend that you create a distinct contact record for our business information, including my texting number. Doing so ensures that your business related text message is delivered to the correct number.

2. You will receive an initial text from one of our Administrative Assistants, Tara Monson or Cassidy Chester with Prinvest Advisors with LPL Advisors via our texting number 507-535-3542.

- Reply to that text with the word "Accept". Do not include spaces, dashes or characters.
- We will be able to text with you after we receive your consent.

3. If you have not received an initial text from us, you may send us a text any time at 507-535-3542.

- Send a text message to our office 507-535-3542
- We will receive your message and reply. No consent is required.

Please be aware of the following considerations when texting:

- We are not permitted to accept trade or money movement instructions via text message. All trade and money movement instructions must be confirmed verbally.
- Do not send any messages or attachments that contain confidential (ex: Statements) or personally identifiable information (ex: SSN)
- All text messages are 1:1 (no group texting)
- Our admins will text on our behalf from our office number.
- You may text the word "stop" to stop receiving texts from our office.

***Text messages will be replied to Monday - Friday, 8:00 AM - 4:30 PM unless it falls on a holiday.**

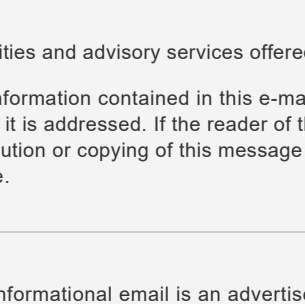
We would LOVE your feedback!

We would love to receive a [Google review](#) or [testimonial](#) regarding your experience you have had with our financial services team. Your feedback is valuable to us as we strive to provide the best possible financial services to our clients.

We are always looking for more clients like you, and your testimonial will help us showcase our [services](#) to others who may benefit from them. If you have a few minutes to spare, please feel free to share your thoughts.

We greatly appreciate any feedback you can provide.

[CONTACT US](#)



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