

NEWSLETTER

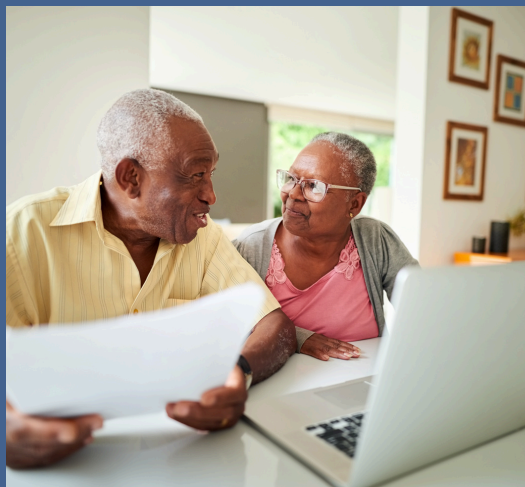
ELEMENT WEALTH PLANNING

SUMMER 2025



Note from Glenn Sweeten, CFP®, CPFA®

Retirement is unique. It's personal. Everyone has a different vision of their ideal retirement and different resources to make it come true. The common thread running between us all is that regardless of our job, wealth, family, or health, we collectively suffer from a finite amount of time. Time itself is our greatest investment and our greatest expense is how we choose to spend it. Some may choose to spend as much time as possible with our loved ones, some choose to travel the world and gain meaningful experiences, while others choose to volunteer or leave an impact on the world through philanthropy. Regardless of your choices, know we're here to help you achieve your vision of retirement.



5 Benefits of Working in Retirement

In the past, retirement has been portrayed as an ending, a grand exit from your years in the workplace. But the rules are shifting. Labor force participation among those aged 65–74 is predicted to reach 30.4 percent by 2033, up from just 26.9 percent in 2023.

As the Boomer generation ages, more people are viewing retirement as an opportunity to enjoy the rewards of work in a whole new way. Read on to discover some of the benefits.¹

1. BLS.gov, 2025

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NAVIGATING & MANAGING RETIREMENT

Much is written about the classic financial mistakes that plague start-ups, family businesses, corporations, and charities. Some classic financial missteps have been known to plague retirees, too.

Calling them "missteps" may be a bit harsh, as not all of them represent errors in judgment. Either way, becoming aware of these pitfalls may help you to avoid falling into them in the future. Read more about the following potential pitfalls:

- Managing Social Security
- Managing Medical Costs
- Understanding Longevity
- Managing Withdrawals
- Managing Taxes

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RETIREMENT IS A BEGINNING

Preparing for retirement is not entirely financial. Your degree of happiness in your "second act" may depend on some factors that don't come with an obvious price tag. Here are some non-monetary factors to consider as you prepare for your retirement.



What will you do with your time? Too many people retire without any idea of what their retirement will look like. They leave work, and they cannot figure out what to do with themselves, so they grow restless. It's important to identify what you want your retirement to look like and what you see yourself doing. Maybe you love your career and can't imagine not working during your retirement. There's no hard and fast rule to your dream retirement, so it's important to be honest with yourself.

A recent Employee Benefit Research Institute Retirement Confidence Survey shows that 73% of workers expect to work for pay in retirement, whereas just 25% of retirees report that they've actually worked for pay.

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RECIPES: WATERMELON PEACH SALAD

This watermelon peach salad is one of many reasons why the best thing about summer might be all the fruit that's in season. It has cubed watermelon, sliced peaches, crumbled feta, baby arugula, scallions and fresh herbs. Those ingredients give it a wonderful mix of savory, salty and sweet flavors. It's tossed in jalapeño lime dressing that adds a pleasant spicy kick to the cool fruit.

INGREDIENTS

FOR SALAD:

- 3 cups cubed seedless watermelon
- 3 peaches, cut into 1/2-inch segments
- 2 scallions, thinly sliced
- 1 tablespoon minced chives
- 1/3 cup crumbled feta
- 3 cups baby arugula

FOR DRESSING:

- 1 tablespoon minced jalapeños
- 1 garlic clove, minced
- 1/2 teaspoon kosher salt
- 1/4 teaspoon black pepper
- Juice of 1 lime
- 1/4 cup olive oil



INSTRUCTIONS

- In a large bowl, combine the watermelon, peaches, scallions, chives and feta.
- For the dressing, whisk together the jalapeños, garlic, salt, pepper, lime juice and olive oil in a small bowl.
- Drizzle half the dressing into the salad.
- Stir in the arugula. Then add your desired amount of the remaining dressing.

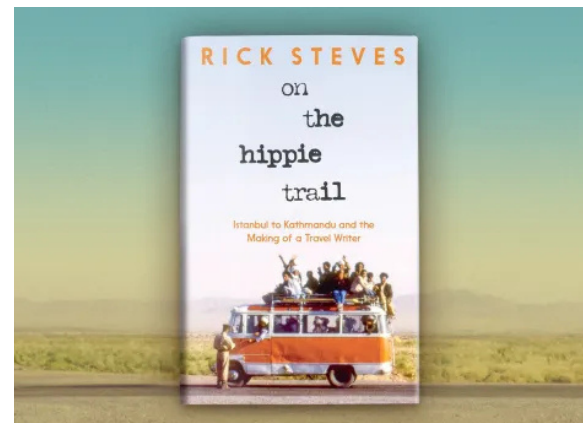
SUMMER READING RECOMMENDATION

“Stow away with Rick Steves for a glimpse into the unforgettable moments, misadventures, and memories of his 1978 journey on the legendary Hippie Trail.

A 23-year-old Rick Steves made the trek, and like a travel writer in training, he documented everything along the way. The experience ignited his love of travel and forever broadened his perspective on the world.

You know Rick Steves. Now discover the adventure of a lifetime that made him the travel writer he is today.”

<https://www.barnesandnoble.com/w/on-the-hippie-trail-rick-steves/1145948726>



RETIRING WILD: NATIONAL PARKS

For many older adults, finding time to experience nature can be one of the greatest pleasures in retirement. And what better place to take in America's splendor than one of our over 400 National Park Service sites? For over a century, generations of retirees have explored these stunning landscapes, marveled at the diverse wildlife, and discovered the physical benefits of a retirement spent in the great outdoors. But recent research suggests that the mental benefits could be even more important for retirees.

The American National Park system is considered by some to be one of the healthiest and most financially smart ways to vacation in retirement.

Read on to learn more.

[READ MORE](#)

EMPLOYEE SPOTLIGHT



**ANDREW
PONTORNO, FPQP™**

CLIENT SERVICE ASSOCIATE

Please join us in welcoming our newest employee, Andrew Pontorno, FPQP™. Andrew will be your primary point of contact at the office to ensure the ideal client experience. He is excited to be part of the Element Wealth Planning team and to continue his journey in the financial industry. Andrew earned his FPQP™ designation and successfully passed the Securities Industry Essentials (SIE) exam. He is currently pursuing his degree in Accounting. Born and raised in Maryland, he values time spent with family and recently became interested in coin collecting.



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