



Dear Friends,

Below please find the latest issue of *Retirement Times*. Our goal is to provide you with timely and relevant information each month that you can use in running your business.

If we can be of any help or service to you, or if you would like to discuss any parts of this newsletter with us, please feel free to reach out. Thank you as always for your confidence.

Best regards,

Victor



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Monthly News and Updates for Retirement Plan Sponsors and Fiduciaries

The Retirement Times is FINRA-reviewed and covers a variety of ERISA-related topics. We also provide a monthly FINRA-reviewed participant memo written in an easy-to-understand manner for your clients to send to their employees.

IN THIS MONTH'S ISSUE



Hardship Distributions Surge: Strategies for a Troubling Trend

In this challenging environment, how can plan sponsors support participants who may be struggling with high debt and help them avoid raiding their retirement savings to stay afloat?

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Sponsors Aid Early Birds in Building Retirement Nest Egg

Sponsors can assist by helping employees plan ahead and tailor their strategies with an early benefits election in mind.

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Empowering Employees through Financial Literacy

In the modern era of numerous investment options and economic challenges, understanding concepts of money, known as financial literacy, holds significant importance.

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Participant Corner: Smart Portfolio Stress Testing

Are you prepared for life's uncertainties? Your retirement plan relies on assumptions: savings, investment duration, inflation, and returns.

[Take the Stress Test »](#)

Questions? Contact us today [Click Here](#) or call [\(949\) 305-3859](#)

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