PLANNING FOR MAJOR LIFE STAGES

RETIREMENT

Retirement isn't what it used to be. Today, it means something different for everyone. For some, it may be a short-term goal. For others, years away. For some, it seems like a major adjustment and for others, it is a matter of appropriately managing wealth to ensure security. For almost everyone, however, it brings the need for a change to personal finances. Whatever your situation, our Community Wealth Group knowledge advisors stand ready to gain an understanding of your life, family and unique situation along with your short- and long-term personal and business financial goals. Then, together, you can develop retirement planning strategies to meet these goals while also mitigating the impact of taxes, providing for heirs, protecting assets and maximizing your giving opportunities. It all starts with control over the organization of your accounts, spending and budgeting to meet these goals.

MONITOR ACCOUNTS

When you always know where you stand financially and when see everything in one picture, you'll be surprised by the power you have to free up cash to do the things you want to do, including future plans to retire. Gain control over your finances with the help of knowledge from CNB. Start with the CNB $MART App which can help you:

- Organize your accounts
- Set financial goals
- Create budgets to meet goals
- Control spending
- Manage debt
- Learn about money-saving and faster-growth opportunities when you need them

MANAGE YOUR WEALTH

When most people think of retirement, they think of an investment nest egg set aside to meet this goal. However, our Community Wealth Group is proud to be your partner in providing knowledge beyond investments, including critical pieces of your future financial health for retirement, such as:

- An understanding of your life, family and unique situation
- Your short- and long-term personal and business financial goals
- Development of strategies to meet your retirement goals while mitigating the impact of taxes, providing for heirs, protecting assets and maximizing giving opportunities

Specifically, they provide knowledge in the following areas:

- Financial Planning
- Retirement Planning
- Employer Benefits
- Estate Planning
- Asset Management
- Education Planning
- Trust Services
- Insurance

Visit the "Wealth Management" tab at www.CNBankTX.com today to meet one of our retirement specialists.

BUYING A HOME

Purchasing a home is possibly the biggest financial investment you will likely make. The decision to buy a home in preparation for or during retirement should be well thought out and planned. The experts at CNB can give you the knowledge you need to:

- Evaluate your budget and understand the costs associated with a home purchase and ongoing home ownership
- Make sure you know your credit history and score
- Understand interest rates and your financing options
- Secure preapproval
- Establish the professional relationships you might need, including a realtor

Visit www.CNBankTX.com to view our Tips for Purchasing or Building a Home.