



# Common Centiments

musings from Marietta

Retirement – the golden era you’ve been saving for. But what happens when it’s time to start spending that hard-earned nest egg? Psychologically, it’s a huge change. For decades, you’ve trained yourself to build up assets, but now you’re expected to draw down on these funds and live your life to the fullest.

First and foremost, it’s important to remember that your retirement savings were always meant to be spent. Your savings aren’t just a scorecard. They exist to help you live your best life.

Travel to dream destinations, explore different cultures or indulge in hobbies and passions that were previously put on hold due to work commitments. Invest in personal growth – enroll in classes and workshops that can enrich your knowledge and skills.

Remember that retirement is about more than money. It’s about the freedom to explore, to enjoy, and to live life on your own terms. After all, isn’t that what you’ve been saving for?

Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

If you haven’t heard from your investment advisor and have any questions or topics you’d like to address, we’d be happy to [schedule some time with you](#) and take a look without pressure.

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## Centsible Articles

no-nonsense financial news

**Key Retirement and Tax Numbers for 2023**



### It's Your Money: Why Not Get Your Tax Withholding Right?

As we enter the last few months of 2023 it's a good time to check in on your finances to see how they match up with these numbers so there are no surprises at tax time.

[Read More](#)



If you received a large refund on your 2022 return, consider reducing your federal income tax withholding, which would leave you with a bigger paycheck. Taking home more of your pay may let you put that money to better use. For example, you may be able to pay off credit-card debt sooner, build up your emergency savings, or contribute more to a retirement account. If your tax bill was higher than you expected and you had to scramble for the money to pay it, bumping up your withholding might help you avoid a similar situation next April.

[Read More](#)

## Common Cents Cinema

your channel for finance

4 Risks that Can Impact Your Retirement

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We're talking all things retirement this month, and want to make sure you are aware of these four risks so that you can avoid them!

Watch Now

# Centsational News

wisdom from the watercooler

The past two weeks have been a whirlwind! The kids are back in school and Tripp packed up his bags to go to two Leadership Class Retreats (two retreats in two weeks!) through our Cobb Chamber of Commerce.



The first set of pictures are from the Leadership Cobb LC24 fall retreat committee this past week, and it showed exactly how powerful and transformative this experience can be. He was able to spend this time with an amazing group of individuals that share a passion for leadership and community. Their time together was filled with intent to create an environment to build authentic, lifelong relationships. This Tripp's 15th year of volunteering with Leadership Cobb!



Tripp was also on the steering committee that planned an executed the second weekend. This second set of photos is from the weekend spent with Cobb Youth Leadership. These 11th graders are so beyond talented that we know our future is in great hands.

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### **NO OBLIGATION INVESTMENT REVIEW**

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

**Schedule Today**

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PM PM-03162025-5956016.1.1

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