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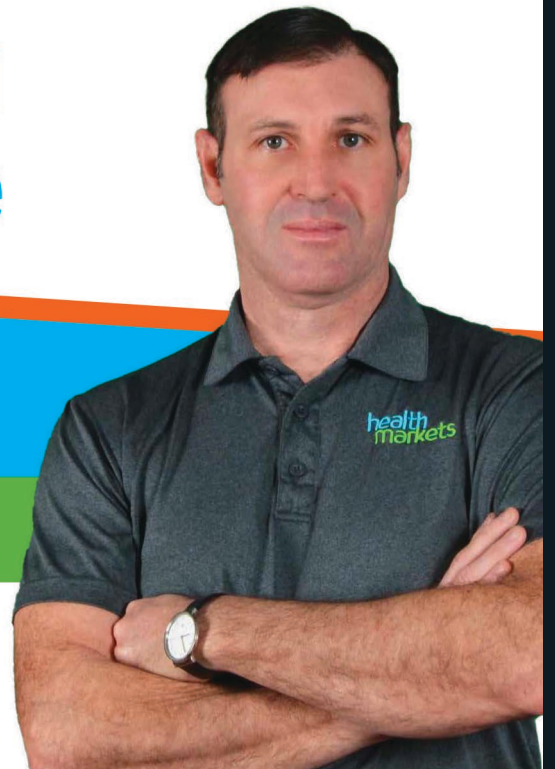
DonWaltonInsurance.com

donald.walton@healthmarkets.com

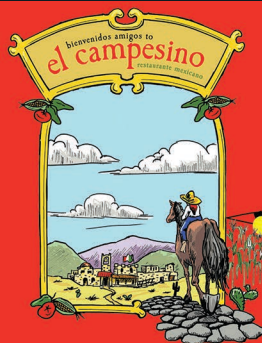
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health
markets.

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Suite 260
WOOSTER



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el campesino

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330.345.6263

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Present coupon. Not valid with other offers.
Expires 1/15/2026

\$2 OFF

Second Lunch

With purchase of first lunch at regular price.



DINE-IN OR CARRY OUT
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Expires 1/15/2026

\$3 OFF

Second Dinner

With purchase of first dinner at regular price.



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Expires 1/15/2026

\$3 OFF

Second Dinner

With purchase of first dinner at regular price.



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5PM-Close ♦ Dine-In Only ♦ Call for details.

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Open Tuesday, Thursday, and Friday through Sunday for Lunch & Dinner

HOLIDAY GIFT CARD SPECIAL

Buy \$50, Get \$5 FREE
Buy \$100, Get \$15 FREE

Wild Ginger China Bistro

Some restrictions apply. See store for details. Not valid w/ other offers. One coupon per visit. Expires 12/24/25

1/2 OFF DINNER

Buy 1 dinner, get 2nd dinner
of equal or lesser value 1/2 OFF
(Max Discount \$6. Dine-In Only)

Wild Ginger China Bistro - DINE-IN ONLY

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137 West Liberty St. Wooster, Ohio

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WITH \$15 PURCHASE
AND THIS COUPON
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These prescriptions can cost upwards of \$1200 per month!

Now offering a compounded product for only \$199/month and **FREE SHIPPING!**



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- ♥ Self-Serve Open All Winter!



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OF \$50 OR MORE

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Websites

Marketing

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Must present coupon.
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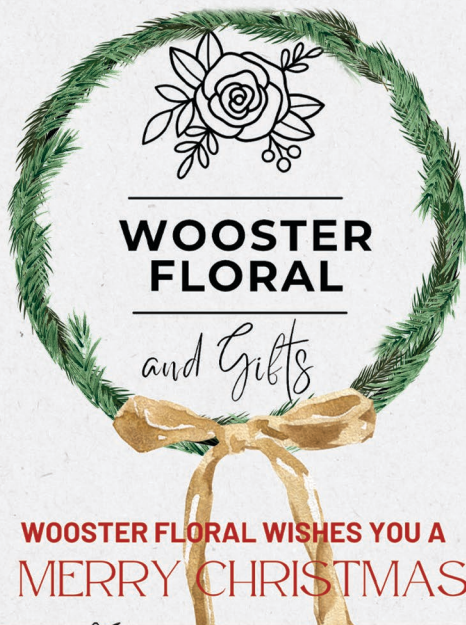
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Expires 1-15-2026

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Must present coupon.
Expires 1-15-2026

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*With Purchase
of Oil Change*

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\$3 OFF
Any Purchase
of \$30 or More

QUE PASA
Excludes drinks. Must present coupon.
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Cheryl Steiner
VP, Investment Adviser Representative
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 & NEW
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With Any \$30+ Purchase

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FOR SENIORS &
VETERANS!



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*Wishing You & Yours A
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How Much Can You Safely Withdraw in Retirement?

The 4% Rule: Where It Came From (And What It Really Means)

Back in 1994, Bill Bengen sought to determine the safe annual withdrawal amount from a portfolio that would last 30 years, despite potential wars, recessions, inflation, and market crashes. He tested every possible retirement start date within that window, using quarterly start dates, including the absolute worst-case scenario: retiring in October 1968, right before a brutal stretch of high inflation and lousy markets. What he found was this: if you withdrew 4.15% of your portfolio in year one, and then increased that amount each year for inflation, you would not have run out of money in any 30-year period. In the worst-case scenario, the retiree would have seen their last check bounce, meaning they would have run out of money at the end of the 30 years, but every other retiree would have had something left. That's right—4.15% was the worst-case success rate. And because people like simple rules, it got rounded down and became known as "The 4% Rule."

But Let's Be Clear: This Is About Smart Risk, Not More Risk

Bengen's findings didn't include fancy hedge funds or speculative plays. He wasn't chasing yield. He proved that good asset allocation makes a difference—especially when markets get choppy. Dave Ramsey says, money is like manure, left in one spot, it stinks, spread out, it helps things grow. Ecclesiastes 11:2 says, "Give a portion to seven, or even to eight, for you know now what disaster may happen on earth." So it's Biblical and Bengen approved! That said, you need to be careful when you start adding conservative assets like bonds. If you're 30, 40, and sometimes even older, we're not putting you in bonds just because retirement is on the horizon. You don't have a sequence of return risk yet. However you might be in bonds and you don't even know it! Ever heard of something called a Target Date Fund? This is a fund that does the investing for you. It was an excellent invention for 401(k)s because many people didn't know what to invest in and didn't have access to a Financial Advisor. However, even the most aggressive target date funds, such as the Vanguard Target Retirement 2070 Fund, has 8% of the portfolio in bonds.

But once you do hit retirement, the game changes. Now you're not just building wealth—you're drawing from it. And the timing of your withdrawals can work for you or against you. And this is where you can't go all in on stocks. You might have an entire year that stocks will be dropping, and thus you shouldn't be selling. You might have 1.7 years (603 days) that you need to wait until stocks get back to where they were (or even longer).

How We Help Boost Your Withdrawal Rate (Without Gambling)

We're not in the business of stretching any withdrawal rate to make things look good on paper. But there are real-world ways we work to improve the numbers:

1. Turning Off Dividend Reinvestment
2. Private Equity & Private Credit
3. Rebalancing

So... What's Your Withdrawal Rate?

If you've saved well, appropriately diversified, and built your plan with a team that knows what they're doing, you might be able to withdraw more than 4%—safely. Anyone who tells you it can only be 4% doesn't understand the research. Anyone who tells you that you can withdraw 10% or 11% doesn't understand non-sequentially returns (the stock market doesn't go up in a straight line). But here's the bottom line: Your number isn't some rule of thumb. It's your plan. Your goals. Your risks. Your life. That's why we don't give cookie-cutter advice. We build a custom withdrawal strategy around you, backed by research, battle-tested by history, and confirmed by real-world simulations.

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\$60 INSTANT
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on select sets of 4 with standard installation.
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Get up to **\$400* BACK**

on a set of 4 Select Goodyear Tires with a new Goodyear Credit Card and including Van's Instant Rebate match!
*See store for details

October 1 - November 30

BRIDGESTONE Firestone

Get Up To a

**\$70* INSTANT
REBATE**
Plus **FREE
Installation**

on select sets of 4 tires purchased with our Tire Protection Plan
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SAVE **\$25** ON **\$200**

SAVE **\$50** ON **\$400**

OFFER NOT VALID ON TIRES.

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