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The Bernice H. Felder Trust is offering for sale for cash a farm of 127.48 acres, more or less. Possession will be given April 11, 2025. The current tenant's lease has been terminated. The property is located in Washington Township described as:

The West One-Half of the Southeast Quarter of the Northwest Quarter and the Southwest Quarter of the Northwest Quarter and the West One-Half of the Southwest Quarter (except Parcel A and Parcel 2024-57 in the Northwest Quarter of the Southwest Quarter) and a road twenty feet wide across the Northwest corner of the East One-Half of the Southwest Quarter of all in Section Thirty-Five, Township Ninety-Seven, Range Thirteen West of the 5th P.M.

Sealed bids may be delivered or emailed to the offices of Elwood, O'Donohoe, Braun & White, LLP at 101 N Locust Avenue, New Hampton, Iowa 50659, Iowa by 12:00 p.m. on Thursday, March 27, 2025.

Emailed bids will be kept confidential and sealed bids will be opened that afternoon. The persons submitting the five highest bids will be invited to an auction to be held at the offices of Elwood, O'Donohoe, Braun & White, LLP at 101 N Locust Avenue, New Hampton, Iowa on March 28 at 1:30 p.m. and will have the right to raise their bid at that time. The successful bidder will be required to pay 10% down on the date of sale. Balance of purchase price will be paid on April 11, 2025. Seller reserves the right to reject all bids. Announcements made the day of sale take precedence. At any time after Sunday, March 2, interested parties may request all available information regarding the farm in person, at the New Hampton office, by calling (641) 394-5943 or by emailing kit@elwoodlawfirm.com.

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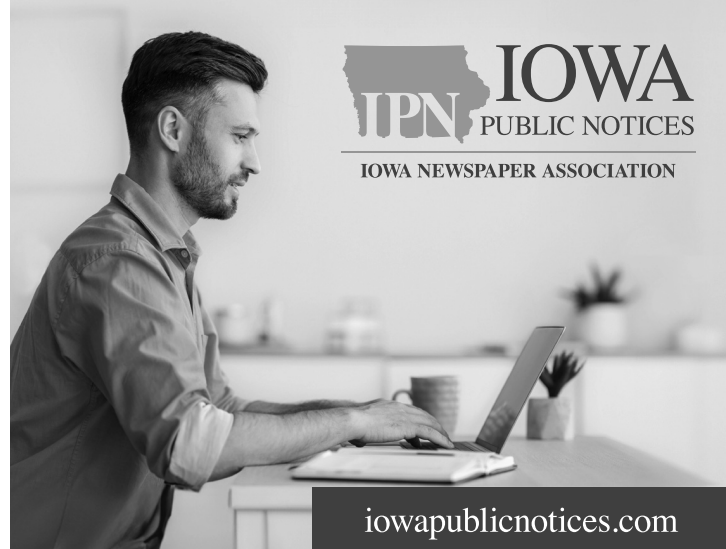
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Key Decisions or Retired Couples

Once you and your spouse retire, you'll have some decisions to make — decisions that could affect your quality of life in your retirement years. What are these choices?

Here a few of the most important ones:

- How much should you withdraw from your retirement accounts? By the time you retire, you may have contributed for decades to an IRA and a 401(k) or similar employer-sponsored retirement plan. But once you retire, you'll probably need to draw on these accounts to help pay your living expenses. Consequently, both of you will need to be sure that you don't withdraw so much each year that you risk running out of money later in your retirement. One common guideline is to aim for an annual withdrawal rate of 4%, but everyone's situation is different based on age, pre-retirement income, lifestyle, health, travel plans and other factors. (Once you turn 73, or 75 if you were born in 1960 or later, you will have to take certain amounts, based on your age and account balance, from your traditional IRA and traditional 401(k) each year.)

- When should you take Social Security? The answer to this question depends on many factors, such as your age and other sources of income. You can take Social Security as early as age 62, but your monthly payments will typically be bigger if you wait until your full retirement age, which will be age 67 if you were born in 1960 or later. And if you can afford to wait even longer, your payments will "max out" when you reach age 70. Your decision on when to take Social Security can affect your spouse — and vice versa.

If the lower-earning spouse claims Social Security before their full retirement age — again, age 67 — their own retirement benefit and any potential spousal benefit will



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be reduced. (Spousal benefits are given to the lower-earning spouse if their full retirement benefit is less than half the other spouse's full retirement benefit.)

- Should you downsize? If you live in a big home and your children are grown, you may find it economical to downsize.

Of course, this is also an emotional decision, but you may find that you can save money by moving into a smaller home.

- Where should you live? Some states are far more expensive to live in than others. You'll want to weigh your decision carefully, considering the cost of housing, food, income and real estate taxes, transportation and health care in whatever state you choose.

- Have you finished your estate plans? If not, now is the time. You'll want to work with your legal professional to create whatever documents are needed — a will, living trust, power of attorney — to help ensure your assets go where you want them to go, and that your financial and health care choices will be protected if you become physically or mentally incapacitated.

Of course, many of these same issues will apply if you are single, divorced or widowed. But if you are married, you and your spouse will want to discuss all your choices and then decide which steps to take. Once you've got your plans in place, you may well find that you can fully enjoy your retirement years.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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