

RETIREMENT PLANNING



Whatever your dream retirement looks like—whether it's traveling the world, spending time with loved ones, or enjoying financial peace of mind—Century Bank and Trust is here to help make it a reality. We'll work with you to create a personalized retirement savings plan that fits your lifestyle today while building a strong foundation for tomorrow.



INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Century Bank and Trust offers both Traditional and Roth IRAs, giving you tax-advantaged options to save for retirement throughout your working years. Our investment experts are here to help you choose the right IRA for your unique financial situation and determine the ideal annual contribution amounts to keep you on track for your goals.

Whether you're just getting started or looking to roll over an existing account, we'll guide you through the process and provide ongoing support to ensure your retirement plan evolves with your needs. With expert advice and personalized service, you can feel confident about your financial future.



401(K) ROLLOVER

Planning to change jobs or retire soon and not sure what to do with your 401(k) funds? The trusted professionals at Century Bank and Trust are here to guide you through your options and help you make the best decision for your financial future.

Whether you choose to roll over your 401(k) into a Century IRA or explore other retirement strategies, we'll walk you through each step—ensuring a smooth, stress-free transition. We'll help you avoid unnecessary taxes and penalties, preserve your savings, and align your retirement funds with your long-term goals.

You've worked hard to build your retirement savings—count on us to help you protect and grow it with personalized service and sound advice.

CENTURY
TRUST AND INVESTMENT
MANAGEMENT GROUP

Century Bank and Trust's Trust and Investment Management Group offers personalized trust, investment, and estate planning services from CERTIFIED FINANCIAL PLANNER™ professionals and Certified Trust and Financial Advisors.

Our experienced team is equipped to guide you through every stage of your financial journey. Trust officers are trained in estate, tax, retirement, investment, and insurance planning—and stay current through ongoing professional education.

SCHEDULE A FREE FINANCIAL CONSULTATION TODAY AND MEET OUR TEAM!

517-278-1569

trustoperations@centurybt.com
www.centurybankandtrust.com

NON-BANK DEPOSIT INVESTMENT PRODUCTS ARE: NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE. NOT GUARANTEED BY THE BANK. NOT A DEPOSIT.