



## School's in session!

Are you asking the right questions?

**ECONOMICS:** HOW MUCH WILL I NEED IN RETIREMENT?

**ARITHMETICS:** HOW MUCH SHOULD I BE SAVING?

**STUDY HALL:** DOES MY EMPLOYER MATCH CONTRIBUTIONS?

**INVESTMENTS:** WHAT KIND OF FUNDS SHOULD I INVEST IN?

Contact our plan advisor, **Matthew Spay**, at 563-326-0960 or [mipay@spayandassociates.com](mailto:mipay@spayandassociates.com) to receive answers to your questions

Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC to residents of CA, FL, IA, IL, IN, MN, MO, NM, OH, TX, WI. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc. a Registered Investment Adviser. Cambridge and Spay & Associates are not affiliated.  
4007 E. 53<sup>rd</sup> St. Ste. 300, Davenport, IA 52807. ACR9294417 09/18