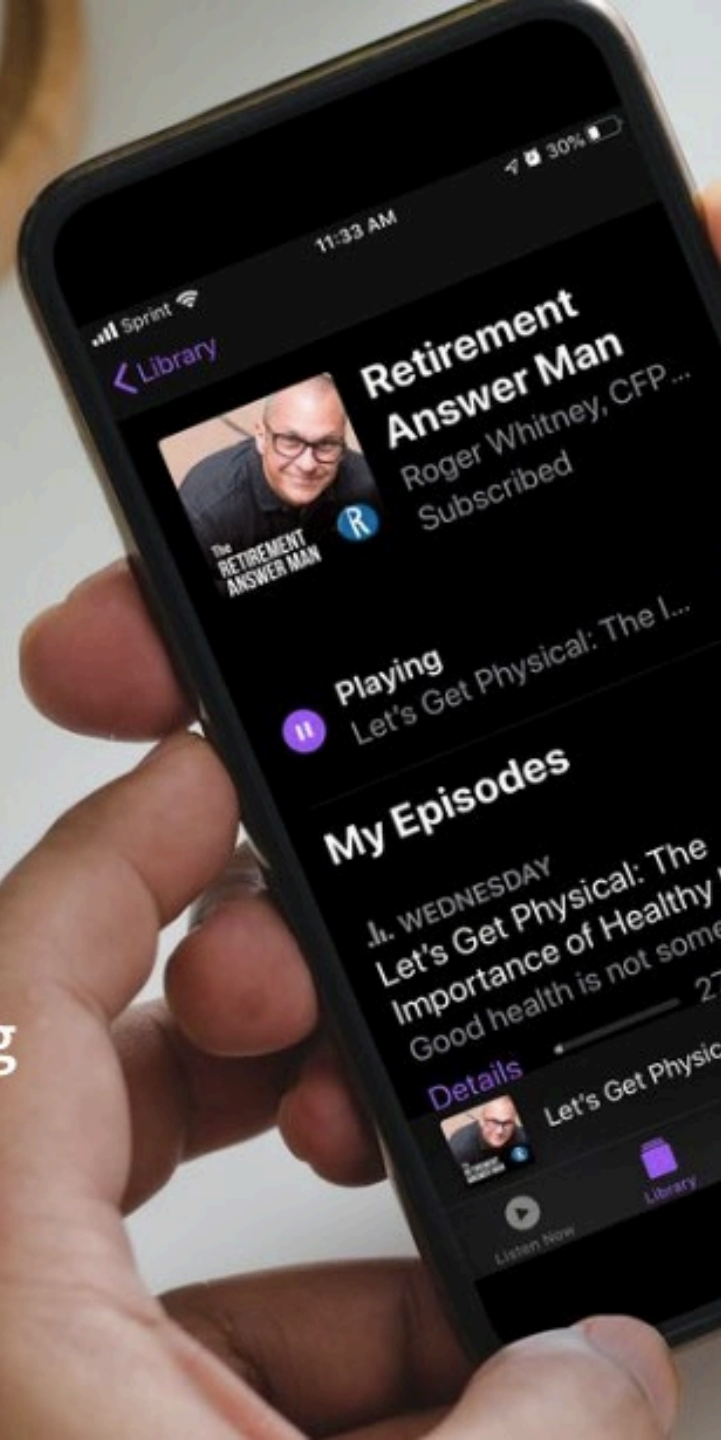


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The image shows two bright red Adirondack chairs on a sandy beach, facing away from the viewer towards a calm blue ocean under a clear sky. The chairs are positioned on the left side of the frame, with the ocean and sky filling the background. The text 'SOUND RETIREMENT PLANNING' is overlaid on the right side of the image in a large, black, serif font.

# SOUND RETIREMENT PLANNING

We are committed to bringing experts and thought leaders from around the country to help make your life better as you prepare for and transition into and through retirement.

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Paula Pant

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## Meet Joshua!

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-Joshua Sheats  
MSFS, CFP, CLU, ChFC, CASL, RHU, REBC, CAP



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# THE RAMSEY™ SHOW

Dave Ramsey started on one station in Nashville back in 1992, sharing practical answers for life's tough money questions. Today, the show reaches over 18 million combined weekly listeners. He's also the author of seven bestselling books and has reached over 1 million people through Ramsey Solutions live events. A lot has changed through the years, but Dave and his team's practical advice on life and money has remained consistent.



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