

Forecasting Your Retirement



MISSION STATEMENT

Inspire action to achieve lifelong financial security, empowering individuals to save, serve—and bless others' lives.

Participant name: _____

Planner name: _____

Planner contact info: _____



DMBA FINANCIAL PLANNING TEAM

Retirement can be an exciting time, but as you plan your transition, the myriad of options and decisions can appear daunting. DMBA's Certified Financial Planners have prepared this booklet to help you through the process.

If you would like individual coaching or a personalized financial plan, you may consult with a member of the team at any time. You have worked hard all your life, and we are here to help you get ready to retire.

800-777-3622, ext. 5627
finplanning@dmba.com

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ACTION PLAN

CORE FINANCIAL PRINCIPLES REVIEW

- Plan your spending.
- Reduce your debt.

1. FIND PURPOSE

- Consider service opportunities at home or abroad.
- Consider senior missionary service openings at SeniorMissionary.ChurchofJesusChrist.org.

2. SOCIAL SECURITY

- Create an account and view your Social Security estimates at www.ssa.gov.
- Consider your health, family health history, financial position, and personal preference about when to begin receiving Social Security.
- Three months before you wish to receive Social Security benefits, apply at www.ssa.gov.

3. MASTER RETIREMENT PLAN (PENSION)

- Obtain your retirement estimates at www.dmba.com using DMBA's pension calculator.
- Review and choose a retirement benefit payment option. (See page 10.)
- Three months before retirement, complete the online Retirement Benefits Application at www.dmba.com.

4. DESERET 401(K) PLAN

- Verify you're saving enough to be ready for retirement.
- Review your current investment selections and update your choices if appropriate.
- Review and choose a retirement benefit payment option.

5. HEALTH BENEFITS IN RETIREMENT

- Factor in the monthly cost of Medicare part B premiums.
- If you are eligible, obtain estimates of your retiree medical plan premiums.
- Apply for Medicare benefits three months before retirement if age 65 or older.
- If you aren't eligible for a retiree medical benefit, apply for needed medical insurance two months before retirement.

6. INSURANCE PROTECTION

- Review your needs and available retiree coverage.
- Estimate your life insurance needs at www.dmba.com using DMBA's financial calculators.

7. ESTATE PLAN

- Review and update your beneficiary designations at www.dmba.com.
- Create or update a will/trust, healthcare directive, and financial power of attorney.

8. FOLLOW-UP/REVIEW

- For a comprehensive financial analysis, email finplanning@dmba.com to request the *Financial Planning Questionnaire* or visit our website at www.dmba.com.
- Review steps to apply for retirement, Social Security, and Medicare on page 24.
- For other answers and coaching, contact DMBA's financial planners at 800-777-3622, ext. 5627 or finplanning@dmba.com, or visit our website at www.dmba.com.

Core Financial Principles Review

PLAN SPENDING

Planning your spending is a simple and fundamental principle that will continue to be important as you prepare for retirement.

People often become freer with their spending later in their careers when their income is higher. As you begin to contemplate retirement, it's important to nail down how much you are spending now and how much you plan to spend in retirement.

As you do so, you may want to consider some of the things you plan to do during retirement, such as:

- Charitable giving and service
- Senior missions
- Traveling
- Replacing vehicles
- Giving gifts

Take time to determine your true current expenses and estimate your budget for retirement, including goals you want to accomplish.

This booklet covers steps you should take to prepare for retirement. For coaching and guidance on basic money management, see our *Core Financial Principles* booklet. To find this resource, log in to www.dmba.com. Navigate to *My Retirement* and under *Financial Planning* select *Core Financial Principles*. Then under *Resources* select *Core Financial Principles Booklet*. Or you may contact DMBA's Financial Planning Team for a copy.

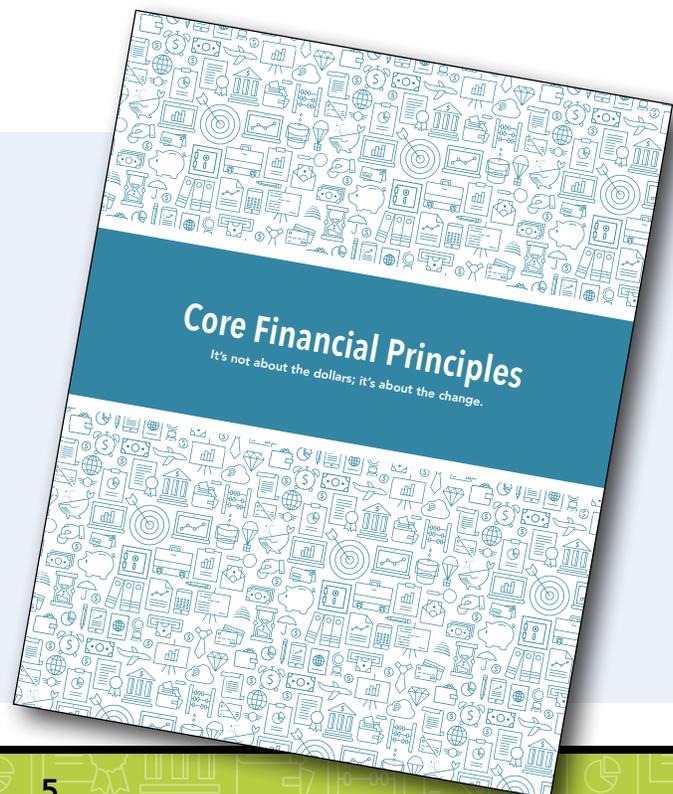
DID YOU KNOW?

One study found that most Americans fail to account for the cost of keeping themselves entertained. Given that retirees typically have more free time, factoring in leisure expenses is crucial when mapping out your retirement budget and goals.¹

REDUCE DEBT

It is best to retire debt-free. If you are dealing with debt, contact DMBA's financial planners for information about how to build a debt-killer "snowball" plan. For additional guidance on getting out of debt, see our *Core Financial Principles* booklet. Log in to www.dmba.com. Navigate to *My Retirement* and under *Financial Planning* select *Core Financial Principles*. Under *Resources* select *Core Financial Principles Booklet*.

¹ Maurie Backman, "10 Retirement Stats that Will Blow You Away," The Motley Fool, April 16, 2017, <https://www.fool.com/retirement/2017/04/16/10-retirement-stats-that-will-blow-you-away.aspx>.



Find Purpose

"You simply can't find any kind of service that won't make you happier."²

—Arthur C. Brooks

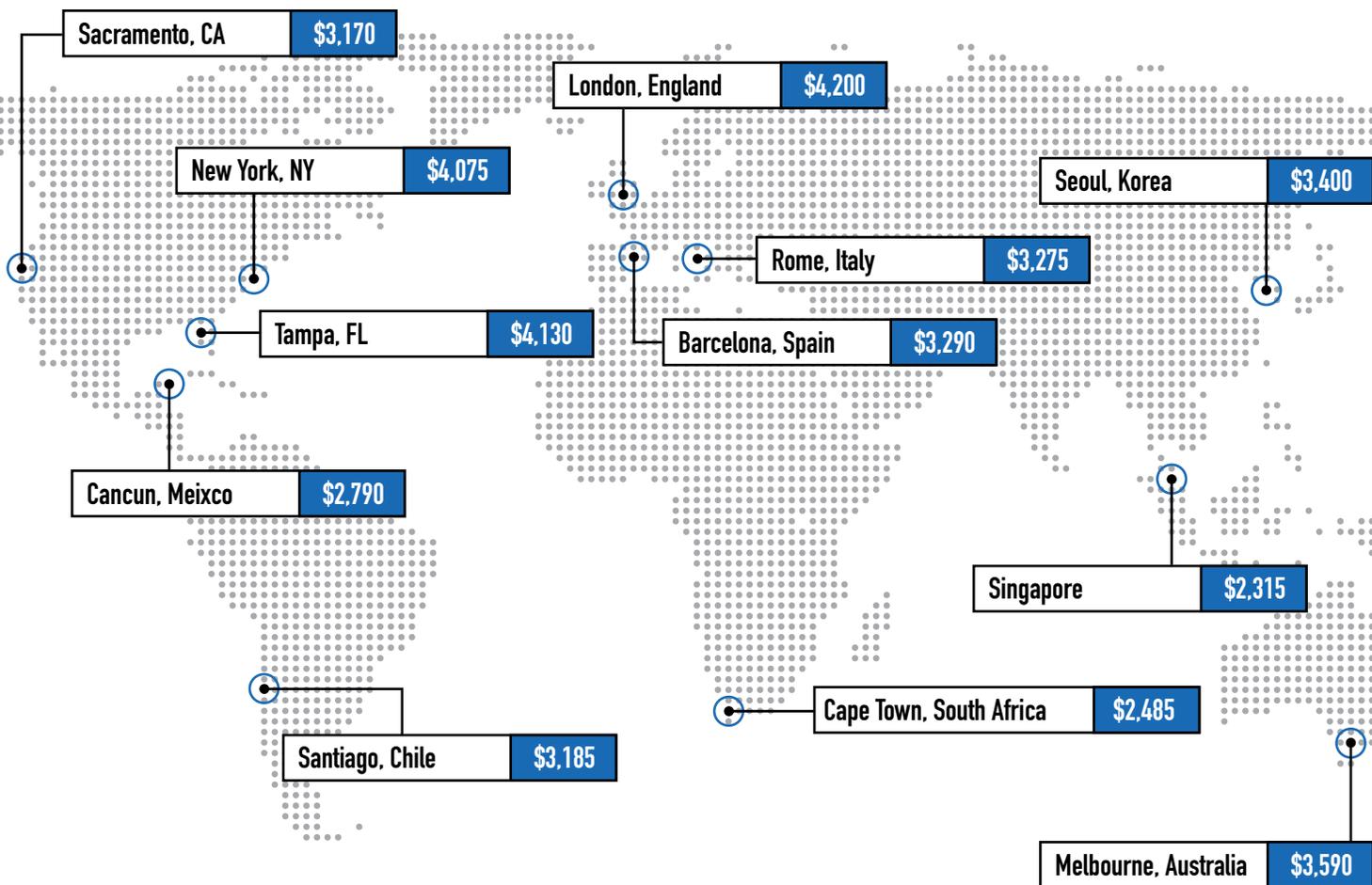


WHAT TO DO WHEN YOU RETIRE

During retirement, you finally have complete control over your own time. But while "every day is Saturday" may sound appealing, you could soon run out of things to do. It helps to make plans before retirement about how you'll fill all that free time. Here are a few suggestions.

- Attend special events
- Create a bucket list
- Declutter and reorganize
- Enroll in a class
- Exercise
- Find a part-time job
- Get involved in civics
- Join a social organization
- Join a sports league
- Learn a new hobby
- Learn a new language
- Learn to play music
- Mentor or teach
- Move to a new place
- Participate in spiritual activities
- Play games with friends
- Read
- Remodel your home
- Spend time with family
- Start a business
- Travel
- Write your life's story

² Arthur C. Brooks, "Why Giving Matters," BYU Speeches, November 5, 2021, <https://speeches.byu.edu/talks/arthur-c-brooks/giving-matters-2/>.



READY TO SERVE?

Giving and service are essential parts of any financial plan. Retirement provides a unique opportunity to serve. Senior missions can be a big part of this service and retirees are often surprised to learn how inexpensive these life-changing opportunities can be. These figures illustrate 2021 total monthly spending estimates for a couple serving in a mission, as published in the *Senior Missionary Opportunities Bulletin*. These examples include most major expense categories such as housing, food, and transportation. (For more information, see SeniorMissionary.ChurchofJesusChrist.org.)

* All of these monthly estimates are complete costs for a couple, including health insurance

SOURCE OF INCOME:

Social Security

"I advise you to go on living solely to enrage those who are paying your annuities. It is the only pleasure I have left."³

—Voltaire

SOCIAL SECURITY STRATEGIES

Social Security benefits can begin as early as age 62 for most people. Depending on your life expectancy, it could make sense to defer benefits until at least your full retirement age.

The graph on the next page illustrates the difference in lifetime benefits depending on when you begin. For each year you delay starting Social Security beyond your full retirement age, your benefit will increase by 8% until age 70.

SPOUSAL BENEFITS

Social Security pays a benefit to non-working spouses on top of the retiree's regular benefit. This can equal as much as 50% of the retiree's full retirement age benefit if the spouse waits until full retirement age to begin.

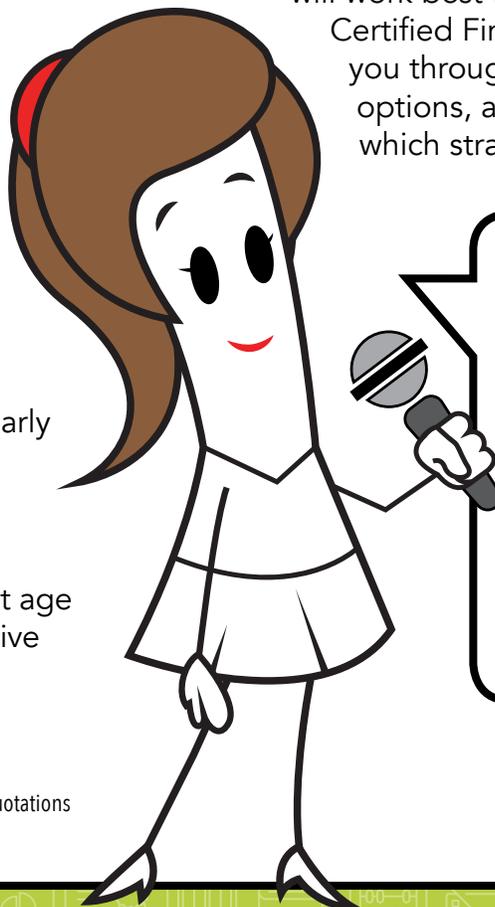
If the retiree has already begun benefits, a non-working spouse may begin receiving benefits as early as age 62, but the benefit will be reduced to 32–35%.

A surviving spouse will receive 100% of the retiree's full retirement age benefit for life (or continue to receive his or her own benefit, whichever is higher). For this reason, when

deciding between beginning benefits early or deferring, you should consider your spouse's life expectancy as well.

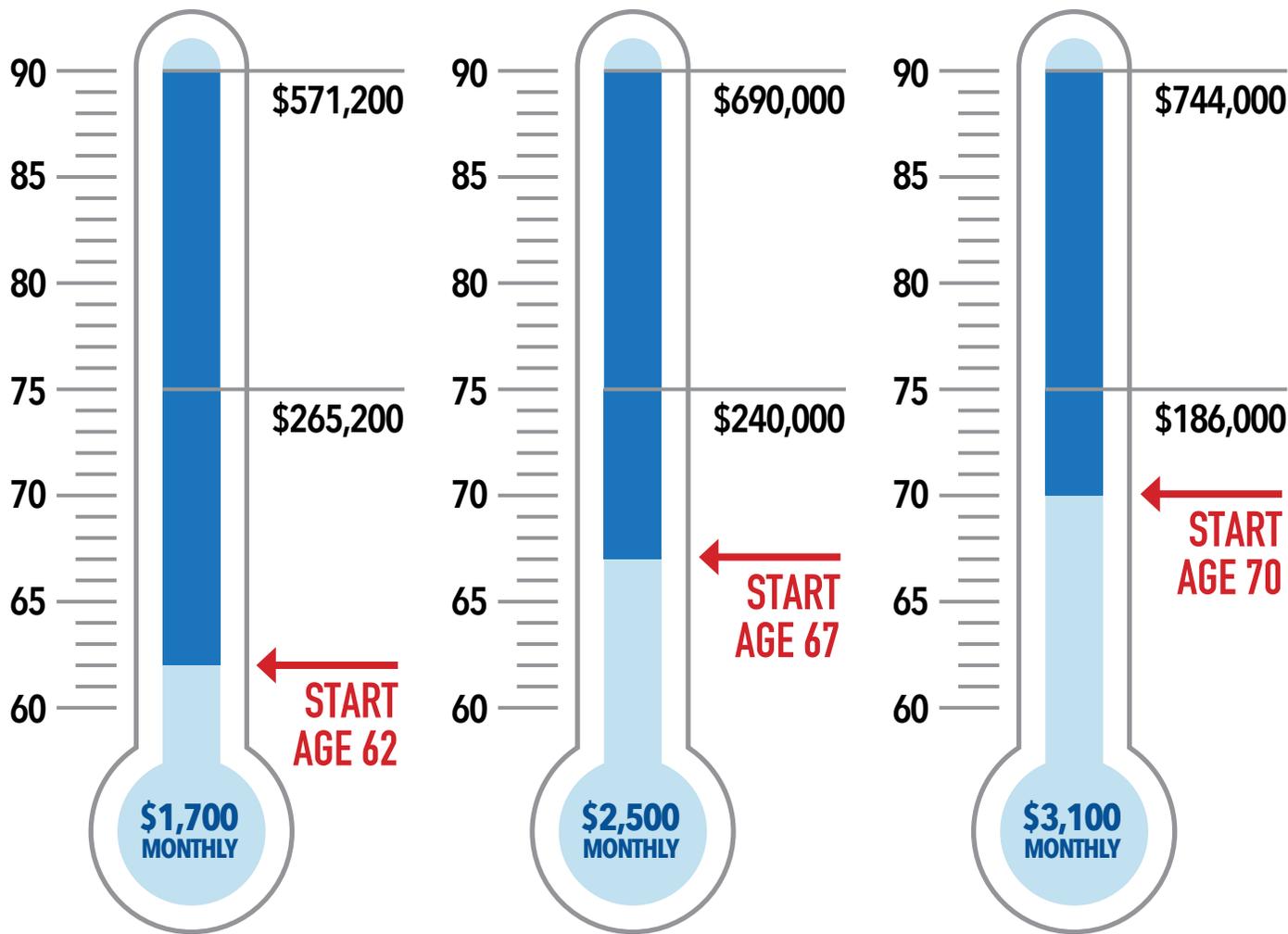
PERSONALIZING YOUR SOCIAL SECURITY

Social Security's so-called "loopholes" were eliminated in 2016 when congress cancelled the "File and Suspend" and "Restricted Application" options. This significantly reduced the number of strategies retirees can use to maximize their benefits, but it is still important to understand which strategy will work best for your situation. DMBA's Certified Financial Planners can coach you through the process, compare options, and help you understand which strategy may be right for you.



What strategy do you plan to use?

³ Robert Andrews, *The Concise Columbia Dictionary of Quotations* (New York: Columbia University Press, 1992), 8.



Your benefit:

\$ at 62

\$ at 67

\$ at 70

Spouse's benefit:

\$ at 62

\$ at 67

\$ at 70

SOURCE OF INCOME:

Master Retirement Plan*

"The question isn't at what age I want to retire. It's at what income."

-George Foreman

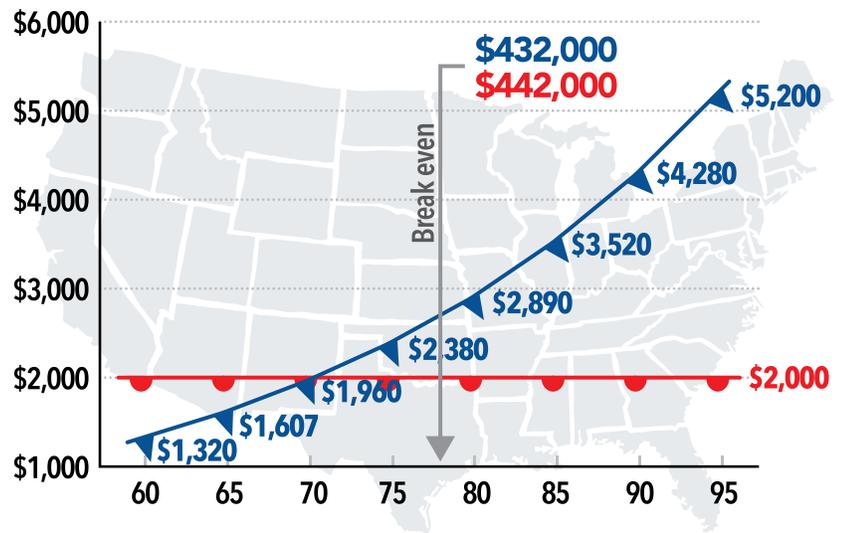
PAYMENT OPTIONS

The Master Retirement Plan has several payment options to choose from when you retire. See the appendix for a complete list of all payment options available. To learn more about the payment options available to you personally, call DMBA Member Services or use the *Deseret Pension Estimator*. To find this, log in to www.dmba.com. Navigate to *My Retirement* and under *Financial Planning* select *Financial Calculators*. Select *Retirement Savings* and then *Deseret Pension Estimator*. If you have pension plans outside of DMBA, be sure to make the necessary arrangements for those plans as well.

INCREASING VS. LEVEL

Once you've decided which payment option suits your situation, you may choose from two general payment alternatives. The level payment alternative provides a monthly payment that remains the same, from month to month and year to year.

The increasing payment alternative starts at a lower monthly payment and then increases at 4% annually each January. In the beginning, payments are about one-third less than the level payment alternative. It takes about 10 years to see monthly increasing payments equivalent to the monthly level payments. It takes another eight years to "break even"—that is, to receive a payout equal to what you would have received from the level payment alternative over the same period. (See the illustration above.)



WHICH IS BEST?

You will need to consider your personal circumstances (including your health and age at retirement, your spouse's health and age, and your expected financial needs) to decide between the level and increasing payment alternatives.

You may want to keep in mind that retirees tend to spend more earlier in retirement and that it takes 18 years of the increasing payment alternative to break even with what you would receive from the level payment alternative. However, if you plan to retire early or if your spouse is much younger than you, you may want to consider the increasing payment alternative. With longer life expectancies, this alternative provides a way to manage inflation over time.

WHICH OPTION WILL YOU CONSIDER?

Married Retirees

If you are married, consider the available Life with Survivor Benefit payment options. For example, if you pass away first, the Life with 100% Survivor Benefit (10-year Certain) payment option ensures full benefit payments to your surviving spouse for life. If both you and your spouse die within 10 years of retirement, payments will continue to your beneficiary until the end of the 10-year period.

Single Retirees

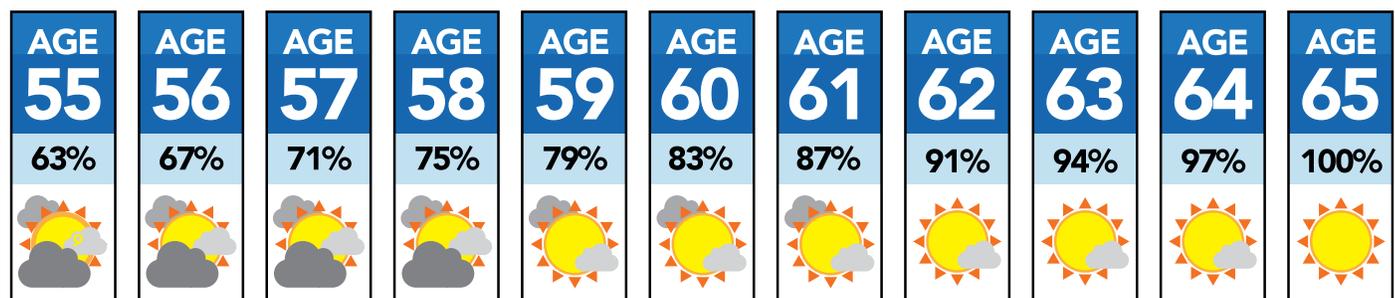
If you are single, the Life with 10-year Certain payment option provides close to the same amount as the Life Benefit. But if you pass away within 10 years of retirement, payments

will continue to your beneficiary for the remainder of the 10-year period.

EARLY RETIREMENT REDUCTIONS

Though you may retire when you turn 55**, you must work until 65 to receive your full Master Retirement Plan benefit, unless you have earned 30 years of service and work until age 62.

To calculate your early retirement benefit, log in to www.dmba.com. Navigate to My Retirement and under Financial Planning select Financial Calculators. Select Retirement Savings and then Deseret Pension Estimator or Retirement Income Planner. To see how much your benefits may be reduced if you decide to retire before you turn 65, see the graphic below.



Your estimate:

<input type="text"/>					
Age	\$	Age	\$	Age	\$

* The terms of the Master Retirement Plan legal document, your employer, and hire date/employment history determine your eligibility for this plan.

** Additional reductions may apply if separating from service before age 55 and beginning benefit before age 65.

SOURCE OF INCOME:

Deseret 401(k) Plan*

* The terms of the plan legal documents, your employer, and hire date/employment history determine your eligibility for this plan.

RETIREMENT SAVINGS IN RETIREMENT

Your Deseret 401(k) Plan account is designed for you to use for life. As long as your balance is over \$5,000, you can keep your money in the plan and **you don't need to roll over your account balance when you retire.**

Eligible employees hired on or after April 1, 2010, also receive an Employer Discretionary Retirement Contribution (EDRC) to their 401(k) accounts.

INVESTING IN RETIREMENT

While you will still need investment growth, as you approach retirement the focus for your retirement savings should generally shift from accumulation to preservation. If your Deseret 401(k) Plan account is invested in a BlackRock LifePath index fund, you are

already invested in a diversified mix of global and US-based stocks and bonds that adjusts automatically to become more conservative as you near retirement.

If you have investment accounts outside of DMBA, or if you opted out of enrollment in a LifePath fund, consider reviewing and adjusting those investments to a more conservative portfolio as you near retirement.

ACCESSING YOUR RETIREMENT SAVINGS

Once you are ready to draw from your Deseret 401(k) account, you may choose from the following options:

- Lump sum payment
- Annual Payment Option
- Fixed monthly payments
- Flexible monthly payments
- Withdraw from your account as often as every 90 days

For help choosing and setting up your payment option, call DMBA Member Services at 800-578-5600.

REQUIRED MINIMUM DISTRIBUTION

Mandatory withdrawals, known as Required Minimum Distributions (or RMDs) must be made beginning at age 73. The mandatory amount is not large and it can be sent to you on a monthly or annual basis. DMBA will notify you when this must begin and will calculate the amount. You may be subject



to a tax penalty if you don't begin to receive RMDs on time.

INVESTMENT POLICY STATEMENT

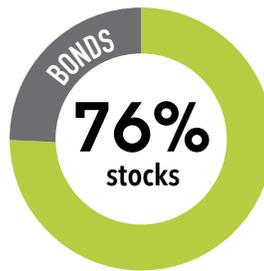
Whether you intend to tap into your retirement savings right after you retire or

won't need the funds for years, it's important to use financial markets to your advantage. Once you have chosen the right investment portfolio for your situation, stick to it. Creating an investment policy statement can help you do this. You can create this on your own or with the help of a financial planner.

THE LIFECYCLE OF A BLACKROCK LIFEPATH FUND



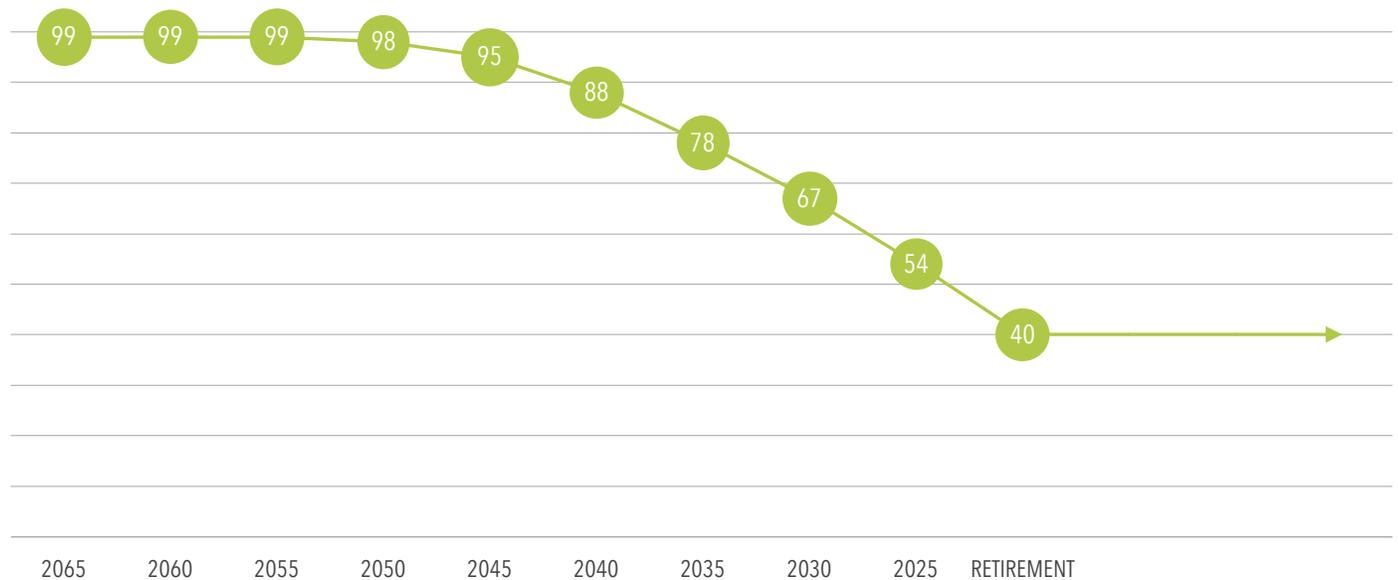
At the start of your career
(age 25)



Halfway
(age 45 to 50)



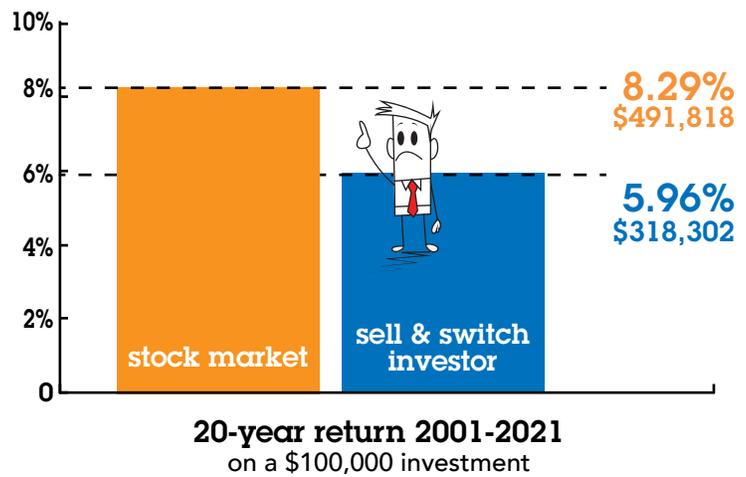
At retirement
(age 65)





KEEP CALM AND CARRY ON

Don't react to short-term volatility. Trying to outguess or time the market usually leads to lower returns. Studies show that individual investors rarely manage to stay invested in the same funds for more than four years. Over a 20-year period, individual investors earned less than 6% while the stock market averaged over 8%.* Know your goals and invest according to your time horizon.



* DALBAR's Quantitative Analysis of Investor Behavior, www.dalbar.com

MY 401(k) ACCOUNT IS CURRENTLY INVESTED IN

I AM CONTRIBUTING

% ROTH

% BEFORE TAX

INCOME DURING RETIREMENT

Take some time to figure out how much income you can expect to receive during your retirement years:

FIXED INCOME SOURCES		
	EMPLOYEE	SPOUSE
Social Security	\$ <input type="text"/>	\$ <input type="text"/>
Master Retirement Plan	\$ <input type="text"/>	\$ <input type="text"/>
Other Pension	\$ <input type="text"/>	\$ <input type="text"/>
TOTAL FIXED INCOME	\$ <input type="text"/>	\$ <input type="text"/>

VARIABLE INCOME SOURCES		
	CURRENT VALUE	ESTIMATED MONTHLY
Deseret 401(k) Plan	\$ <input type="text"/>	\$ <input type="text"/>
Investment Accounts	\$ <input type="text"/>	\$ <input type="text"/>
TOTAL VARIABLE ESTIMATE	\$ <input type="text"/>	\$ <input type="text"/>

TOTAL MONTHLY ESTIMATED INCOME ALL SOURCES

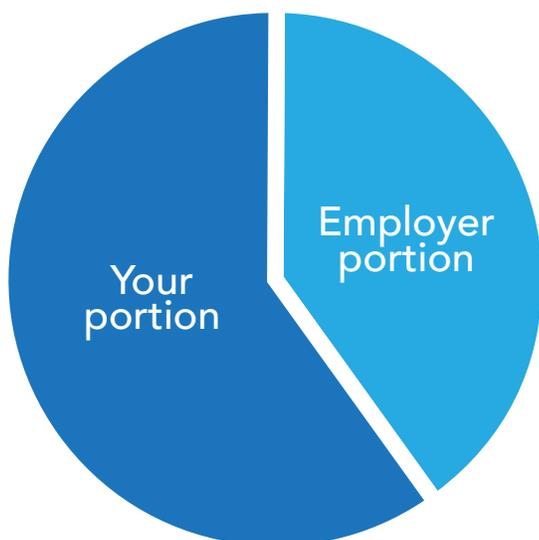
EXPENSE:

Health Benefits in Retirement

EXAMPLE OF HEALTH INSURANCE COSTS:



Employed



Retired

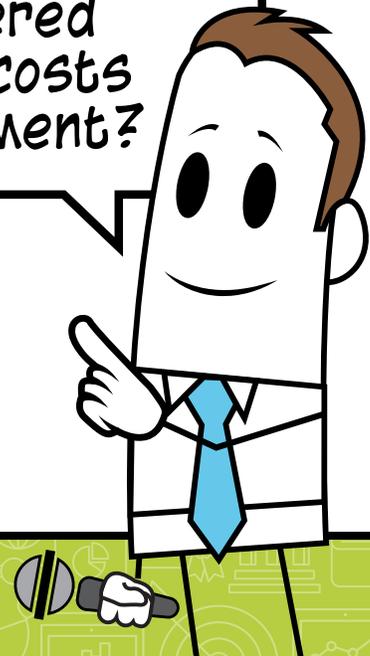
*55 years old with 20 years of service

RETIREE HEALTH BENEFITS

Your employer may offer retiree medical plans to eligible retirees who are 65 and older and their family members. If you are eligible for retiree medical benefits, the plan currently offered by participating employers is called Deseret Alliance. This plan pays secondary to Medicare. Premiums for Deseret Alliance (and plans for those who are younger than 65) will vary depending on how long you have worked, your age at retirement, and the ages of your dependents. The example below illustrates the 2024 cost for a retiree, hired before April 2010, with at least 20 years of service, and both the retiree and spouse are 65 or older.

If you are eligible for a medical plan through your employer, you do not need to enroll in Medicare Part C or Part D.

Have you considered medical costs in retirement?





IF YOU WORK PAST 65	IF YOU RETIRE AT 65
<p>DO NOT enroll in Medicare until you are ready to retire.</p>	<p>Enroll in Medicare Part A Enroll in Medicare Part B Enroll in Deseret Alliance</p>

To enroll in Medicare, visit www.SocialSecurity.gov.

COVERAGE EXAMPLE

Primary coverage—Medicare

PART A (Hospital Insurance) free
 PART B (Outpatient Coverage) \$174.70 per person \$349.40

Secondary coverage—Deseret Alliance

Two Party Premium \$266.20

Senior Dental Plan

Two Party Premium \$70.50

Your Premiums

TOTAL MONTHLY = \$686.10

Insurance Protection

"It's paradoxical that the idea of living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone."

—Andy Rooney

LIFE INSURANCE

While some life insurance products are designed for liquidity and other high-income, estate planning purposes, most families need life insurance for two reasons: to replace income and pay off debt. If you have saved appropriately and are entering retirement with no debt, your need for life insurance should be minimal.

Through DMBA, your employer provides continued Retiree Group Term Life coverage of \$12,000 for you as the retiree. If you have 10 years of service, you and your spouse can apply for Retiree Supplemental Group Term Life coverage of up to \$35,000, depending on your hire date and age.

LONG-TERM CARE INSURANCE

Major medical insurance policies do not cover long-term care, such as these:

- Protracted skilled nursing care at home
- Assisted living facilities
- Skilled nursing homes

In some cases, Medicaid funds can be used to cover care. But recipients must spend down all their assets to qualify for coverage and the choice of facilities may be limited.

Acquiring long-term care insurance can help protect against this risk. Consider purchasing a comprehensive policy that provides an adequate daily benefit and covers a full range of basic and skilled services in your own home, a nursing home, or an assisted living facility.



YOUR CURRENT COVERAGE:

RECOMMENDED COVERAGE:



Life Insurance Policy

Information given in the loan application form is true and correct. I understand my credit responsibility. You are authorized to obtain information from any sources to which you may apply for credit. I am further authorized to disclose information on my loaning account and to accept all claims in damages, whether or not...



Estate Planning

"Anyone who has possessions of any kind has an estate. Wisdom tells us that with death, our financial responsibilities do not end—they just change. Preparing for that change is called estate planning."⁴

—Steven J. Dixon

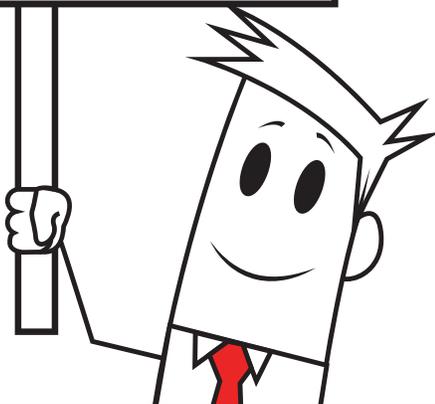
ARE YOU PREPARED?

Many people never prepare an estate plan simply because they don't know what it is. This section demystifies the process with a simple list of what's included in an estate plan. Using an estate-planning attorney is the most reliable method. For a do-it-yourself approach you can try online resources.



Only 4 out of 10 U.S. adults have a will.

Be sure to
update your
beneficiaries



BENEFICIARIES

Name the individual(s) who will inherit accounts such as 401(k), IRA, and life insurance.

Think about

401(k):

Life Insurance:

LAST WILL AND TESTAMENT

Name someone to distribute your belongings (executor) and appoint a guardian for your children after you die.

Think about

Potential
Guardians:

Potential
Executors:

HEALTHCARE DIRECTIVES

Living Will—State your wishes for end-of-life medical care in case you become unable to communicate.

Healthcare Power of Attorney—Name someone to make healthcare decision and conduct other business if you become incapacitated.

Think about

Who: _____

FINANCIAL POWER OF ATTORNEY

Name someone to legally act on your behalf.

Think about

Who: _____

Can they act now or only if you become incapacitated?

TRUST

Names a third party that will hold assets on behalf of a beneficiary. The following are reasons you may consider a trust:

- Minimize estate tax if you have a large estate
- Privacy (not on public records)
- Charity
- Preserve disability benefits for a disabled child
- Control assets held for minor children

PROBATE

Proves a will is valid. Court fees may apply.

This list is not exhaustive and should not be considered as legal advice.

.....
Gather together the necessary documents and talk with an attorney to create your estate plan.

OR

Do it yourself:

www.totallegal.com*

www.legalzoom.com*

Tomorrow app available through mobile app stores

* DMBA does not endorse or accept liability for any self-help estate planning resources.

⁴ Steven J. Dixon, "Planning Ahead: The Importance of Wills and Trusts," Ensign, June 1983. <https://www.churchofjesuschrist.org/study/ensign/1983/06/planning-ahead-the-importance-of-wills-and-trusts>.

Retirement Pitfalls

"Don't invest in speculative ventures. The spirit of speculation can become intoxicating. Many fortunes have been wiped out by the ... appetite to accumulate more and more."⁵

—N. Eldon Tanner



SCAMS AND SCHEMES

Retirees present a natural target for scammers, schemers, and overzealous salesman. You have spent your lifetime building a nest egg—now is the time to protect it. Beware of investments and schemes that promise too high of a return, “guaranteed” growth, or anything that smacks of a scam. If it sounds too good to be true, it probably is.

FINANCIAL PRODUCTS

Although legitimate products, such as annuities, life insurance policies, and reverse mortgages can be appropriate in certain circumstances, an abundance of evidence shows that products like these are widely oversold. Before you roll your retirement savings into or purchase any financial product, make sure you understand exactly what you are signing up for and what kind of fees and strings are attached.

BOOMERANG CHILDREN

Too many retirements are ruined by adult children relying on senior parents for financial help. It is never easy to watch a child struggle through unemployment or a difficult divorce, but depleting retirement savings to support them in these situations can prove disastrous for all involved. Establish some ground rules and have a candid conversation about what kind of help you are able and willing (or not willing) to provide.

UNDERESTIMATING EXPENSES

Another pitfall can be underestimating what you will spend during retirement. Be sure to carefully review not only what you *must* pay (premiums, bills, etc.), but also what you want to pay for things such as entertainment, charitable giving, and other discretionary spending. For help developing a spending plan, contact DMBA’s financial planners.

APPENDIX

SENIOR DENTAL PLAN BENEFITS SUMMARY

Services	What the Plan Pays
Preventive care	100% after your \$15 copayment per visit for exams, cleaning, X-rays, etc. (Benefits for preventive care don't count toward the annual maximum.)
Restorative and prosthodontic care	50% for fillings, crowns, bridges, dentures, etc.
Endodontic care	50% for root canals, etc.
Orthodontics	50% up to \$1,500 per lifetime
Annual maximum	\$1,100 per person (You are responsible for all charges after reaching the annual maximum.)

MASTER RETIREMENT PLAN PAYMENT OPTIONS

	Payment Options	Payment to Participant	Payment to Spouse Who Outlives Participant	Payment to Beneficiary
No joint annuitant	Life Benefit	100% until death	Not applicable	Not applicable
	Life with 10-year Certain	100% until death		100% until 10 years from benefit start date
	Life with 15-year Certain	100% until death		100% until 15 years from benefit start date
	Life with 20-year Certain	100% until death		100% until 20 years from benefit start date
Joint annuitant (spouse)	Life with 100% Survivor Benefit (10-year Certain)	100% until death	100% until death	100% until 10 years from benefit start date
	Life with 75% Survivor Benefit (10-year Certain) (QOSA)	100% until death	75% until death	75% until 10 years from benefit start date
	Life with 50% Survivor Benefit (10-year Certain) (QJSA)	100% until death	50% until death	50% until 10 years from benefit start date
	Life with Reduced Survivor Benefit (10-year Certain)	100% until death of participant or joint annuitant, then 66.6% to survivor		66.6% until 10 years from benefit start date

⁵ N. Eldon Tanner, "Constancy amid Change," October 1979 General Conference, <https://www.churchofjesuschrist.org/study/general-conference/1979/10/constancy-amid-change>.

HOW TO APPLY FOR RETIREMENT

Remember the Three N's:

- Notify your employer
- Notify DMBA (by completing the online retirement application)
- Notify Medicare (if you're 65 or older)

When you complete the online DMBA retirement application:

- Arrange for tax withholding (federal and state)
- Choose medical plan
- Choose dental plan
- Choose life coverage
- Make sure your Deseret 401(k) funds are invested appropriately

HOW TO APPLY FOR MEDICARE PARTS A, B, AND SOCIAL SECURITY

For more information on how to sign up for Medicare Part A if you are still employed at age 65, see [the video](#) at www.dmba.com. Under *Forecasting your Retirement*, select *How to apply for Medicare*. Otherwise, follow these instructions:

- You must provide proof that you had previous health coverage so there is no penalty for late enrollment. To do this, call DMBA Member Services to ask for the *Request for Employment Information Form*. DMBA will generate this form letter and email it to you.
- Go to www.SocialSecurity.gov. Under *Apply* select *Sign up for Medicare*.
- Complete the online application. You'll be asked a series of questions about yourself, your family, and your work.
- You can complete your application in a single session or finish it later. For example, if you get stuck on a question or need to look something up, you can skip the question and return to your saved application later without losing the information you entered.
- When you get to the end of the application, you'll be notified if there are any questions you still need to answer. If everything is complete, you'll be asked you to confirm the truthfulness of your answers to the best of your knowledge. Your response will be recorded.
- Sign the application electronically by clicking the *Submit Now* button. It will appear on the screen after you have completed the application. This also submits your application electronically, so you don't need to print it out to mail it.
- You'll get a receipt for your online application. You can print the receipt and keep it for your records. Also, your receipt includes a confirmation number you can use to check the status of your application.
- If you complete anything in your application incorrectly, someone will contact you to let you know. You will also be contacted once your application is successfully processed.



DMBA Financial Planning Team

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