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\*You must have a personal Citizens Checking Account to receive the cash bonus.

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### To get \$250\*

make a single or multiple deposits totaling \$5,000 (not currently on deposit with Citizens) into one personal savings account April 17 – 30th and maintain the balance for five consecutive months<sup>1</sup>.

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**The Good Retirement Guide 2013** Frances Kay,2013-01-03 Retirement is a time of opportunity Without the routine demands of working life new ambitions can be realized and experiences enjoyed Yet with so much to consider people are often unsure how best to plan for their future Furthermore with rising retirement ages the closure of many final salary pension schemes poor annuity rates and uncertainty regarding universal benefits the scope for concern and confusion is even greater The Good Retirement Guide is essential reading for all those looking forward to making the most of their retirement and offers clear and concise suggestions and advice on a broad range of retirement related subjects including finance investments pensions annuities benefits and tax housing health holidays starting a business and looking after elderly parents

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