

A black and white portrait of Tricia Holdgraaf, a woman with curly hair, smiling, wearing a dark lace top, a necklace with dark and light beads, and hoop earrings.

# Practical Strategies With Professional Results

- **Retirement Savings**

Small Business Employer Plans, IRA's, Roth IRA's

- **Retirement Income Solutions**

- **Fixed and Variable Annuities\***

- **Long Term Care/Insurance**

- **Life Insurance**

**Tricia Holdgraaf, Agent, CPA, RICP®**

**New York Life Insurance Company**

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