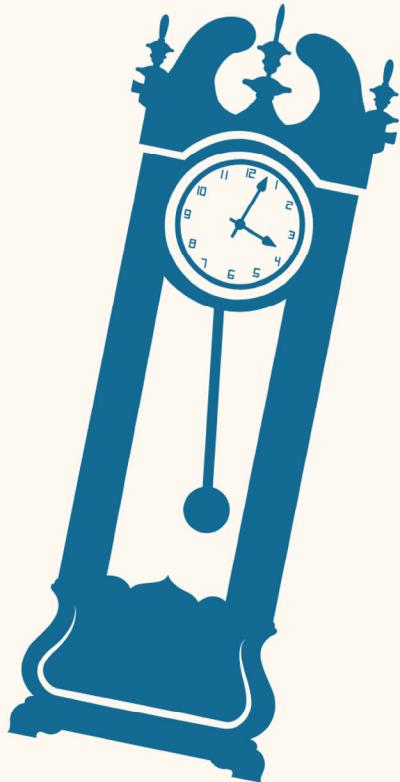


# When Later Is Too Late

The importance of proactive planning  
and timely decision making.



March 21, 2025, 2:00-3:00pm  
Ballroom West at HOA2