

Ladies and gentlemen,

What a joy it is to be here today, surrounded by such wonderful friends and colleagues, to celebrate the golden chapter in our lives: retirement! Looking around, I see faces that represent years of dedication, hard work, and unforgettable memories.

Today is not just about looking back; it's about embracing our future with enthusiasm and zest. We've traded in deadlines for golf clubs, suits for comfy pajamas, and office hours for endless leisure.

To each retiree here, may your days be filled with laughter, adventure, and joy. Whether you plan to travel the world, pick up a new hobby, or simply enjoy a quiet morning coffee without the rush, know that you've earned every moment of this blissful time.

Let's raise our glasses to the new beginnings ahead, to the stories yet to be created, and to celebrating the incredible journey we've all shared.

Cheers to retirement, the best is yet to come!

Thank you.