



# GET RETIREMENT RIGHT

FOUR STEPPS TO SECURE YOUR FUTURE


[WWW.SECUREMYMEDICARE.COM](http://WWW.SECUREMYMEDICARE.COM)





# STEP ONE

# CONTROL YOUR MEDICAL EXPENSES




## MEDICARE SUPPLEMENT

Pay upfront  
No Network  
Benefits for Life

VS

## MEDICARE ADVANTAGE

Pay nothing up front  
Network based coverage  
Dental, vision, hearing  
included  
Max Out of Pocket each year



# STEP TWO

# PREPARE FOR LONG TERM CARE EXPENSES



## LONG TERM CARE COST AND SOLUTIONS

- Currently LTC costs \$6000-\$7500/month
- Medicare covers Short-Term Care to day 100, but nothing beyond.
- Medicaid will cover beyond day 100, but is income and asset based
- Medicaid has a 5 year look back
- You can use a trust to shelter assets
- LTC insurance is another solution
- Self insure: Safe money accounts with LTC protection will maximize your money if you need LTC.





# **STEP THREE**

# **PLAN FOR INFLATION AND MARKET FLUCTUATION**



## **DEVELOPE A STRATAGY TO SECURE AND SUSTAIN GROWTH IN YOUR 401K OR IRA**

We can help you:

- Fully insure your 401k or IRA account against the volatile stock market
- Earn interest options that historically outpace inflation
- Provide you and your spouse a steady income stream for life, so that you never have to worry about outliving your money
- Avoid probate and transfer wealth to the next generation





# STEP FOUR

# ADDRESS YOUR FINAL EXPENSES



## THE MORTALITY RATE IS STILL 100%

- The cost of final expenses is currently \$7,000 - \$10,000
- Life insurance, provides a tax- free benefit to cover final expenses and additional funds for you to leave a legacy



# GET RETIREMENT RIGHT



**CONTROL YOUR  
MEDICAL EXPENSES**



**PREPARE FOR LONGTERM  
CARE EXPENCES**



**PLAN FOR INFLATION AND  
MARKET FLUCTUATION**



**ADDRESS YOUR FINAL  
EXPENSES**