

At Transitions Benefit Group, we feel it's crucial that you understand your retirement needs before you enter retirement. That way, you're prepared when the time comes and ready to enjoy what could be the best years of your life.

To help, we've developed a comprehensive checklist built around what we feel are three pillars of a secure retirement:

- Financial
- Long-term care (LTC)
- Medicare solutions

Financial checklist:¹

- Finalize your expense plan for retirement
- Review your investment allocation for the diversification you need
- Plan when to draw social security
- Review your asset draw-down plan
- Determine what employer benefits will transfer to retirement
- Review your retirement process with your employer
- Review your plan for your 401k, IRA, 403b or other accounts
- Understand the minimum distribution

Long-term care (LTC) checklist:

Roughly 70% of 65-year-olds today will require some form of LTC in their lifetime.² It's important to understand your body, family history, health risks, etc. These solutions are a great way to hedge against the financial risks associated with needing LTC.

Consider various options for LTC:

- Home support
- Adult day care
- Assisted living
- Nursing home

Medicare solutions checklist:

Medicare can be confusing. Here's a two-step checklist to help you prepare for Medicare enrollment and better understand your Medicare solution options.

Preparing for Medicare in 2 steps:

- Most Medicare beneficiaries become Medicare eligible three months prior to turning 65, but we recommend starting the educating process when you turn 64
- Medicare doesn't cover 100% of expenses so research options like Medicare Supplement, Medicare Advantage, and Part D plans (prescription drug plans)

A bonus checklist:

Transitions Benefit Group can:

- Help ensure your suitably covered for financial, LTC and Medicare solutions
- Address plan choices, expenses, timing, spousal concerns and more
- Assist you and provide solid advice to help you prepare and optimally time your conversion from employer health coverage to Medicare

Your next step:

Reach out to Transitions Benefit Group and schedule your complimentary consultation with one of our dedicated advisors.

Maximizing Your Lifetime Retirement Income

We are excited to share that we have partnered with a top-tier financial advisor to help ensure that your retirement dreams are sustainable and stress-free. With his expert guidance, you can have peace of mind knowing that your financial future is secure.

As part of this partnership, we are offering a free second look at your retirement plans. This is a great opportunity to fine-tune your strategy and make sure you're on the right track.

Don't miss out—**schedule your appointment** today with Clay Tucker!

¹ Start this checklist approximately two years prior to planned retirement.

² LongTermCare.gov - <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.



800-936-1405



Schedule an appointment