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he focus has been saving toward a comfortable retirement. Since our very first jobs we've put money into IRAs, 401(k)s or 403(b)s—with little thought, if any, to what comes next. As we head into our 40s and 50s, we need to think about retirement and adjust our thinking. We need to get those nest eggs ready to work for us in retirement and to protect them from financial threats that are all too real.

At Retirement Strategies LLC, we believe insurance plays a crucial role in any responsible retirement plan. Inside are just a few financial tools that can help ensure our golden years truly shine.



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**HELPING TO IDENTIFY,  
ISOLATE AND ELIMINATE  
FINANCIAL THREATS  
TO YOUR LIFE**



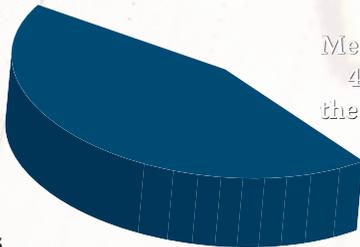


*"We can never insure one hundred percent of the population against one hundred percent of the hazards and vicissitudes of life, but we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age."*

—Franklin Delenore Roosevelt

### MEDICARE SUPPLEMENT INSURANCE

According to the American Association of Retired Persons, "on average Medicare pays for just 56 percent of your health care expenses." That still leaves 44 percent on the shoulders of the patient. "Not getting sick" is no plan. But, Medicare supplemental coverage can help bridge this gap and protect us from health care expenses that only increase as we get older.



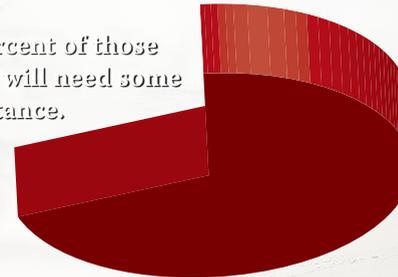
Medicare leaves 44 percent on the shoulders of the patient

There are many options available, and at Retirement Strategies LLC, we will help you make the choices that best fit your needs.

### LONG-TERM CARE INSURANCE

Statistics show that we are living longer, healthier lives and that the need for some form of care is inevitable. In fact, more than 70 percent of those turning 65 today will need some form of the assistance with activities of daily living during retirement, ranging

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from occasional, at-home help to taking up full-time residence in a nursing home.

Even a short stay in a nursing home or assisted-care facility can quickly deplete our savings. Long-term care coverage can help pay for quality care at home, in an assisted-living facility or in a nursing home, leaving our cash intact for its intended purposes.

For those of us who anticipate caring for our parents as they get older, long-term care coverage can provide the money to pay for the professional services that will be required.

### LIFE INSURANCE

Life insurance is another way we can live our retirement on our own terms. Policies can provide the income to pay off that mortgage, maximize or extend monthly pension benefits and allow us to use 100 percent of our savings to maintain our lifestyles. For pennies on the dollar, life insurance can guarantee your family or your favorite charity money, free of taxes and the hassle of probate.

### ANNUITIES

Income annuities can be a great way to stretch some of our retirement funds, to spend or reinvest as we choose. Properly structured annuities and your investments can provide dependable streams of income, with guaranteed payments spread out over many years—just what we need to live the good life throughout our retirement.

Retirement can be everything you've hoped and dreamed. But, perhaps it's a bit more complicated than you or your family originally imagined. Give Retirement Strategies LLC a call today; we can help eliminate financial threats to your life.



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