



CARDINAL ADVISORS

How Do Clients Experience Financial Planning For Retirement?

This real case study on retirement planning covers Social Security timing, Medicare/IRMAA strategy, long-term care coverage, and Roth conversions, all working together to lower taxes and simplify retirement.

HOW DO CLIENTS EXPERIENCE FINANCIAL PLANNING FOR RETIREMENT?

S.S. ☐	- E.J. CLAIMS AT 70 - WIFE 50% OF FRA #	"PLANS ARE USELESS, BUT PLANNING IS INDISPENSABLE" - DWIGHT EISENHOWER	- SOCIAL SECURITY CHECKS - ROTH IRA ANNUITY PAYMENTS FOR 2 LIVES - RMD'S @ 73 - TAX FREE WITHDRAWALS FROM ROTH	INCOME ☐
MED ☐	- ENROLLMENT @ 65 - HSA - CREDITABLE GROUP INSURANCE - PLAN G + PART D - IRMAA - THE MEDICARE TAX - HEALTH SCORE IN 2023 - FILED AN IRMAA APPEAL - FORM SSA-44		- FINANCIAL EDUCATION OF A SOLO AGER - 2 WILLS, LIVING TRUST, POA'S - ANNUITY, INCOME LEVEL - SMALLER SS CHECK STOPS - CHILDREN WILL INHERIT ROTH - CHILDREN PAY TAX ON INHERITED TRADITIONAL IRA	ESTATE ☐
LTC ☐	- HYBRID LTC USING IRA - E.J. UNDERWRITING, WIFE ISSUED - E.J. SHORT TERM CARE - E.J. INCOME ANNUITIES - 2X LTC - E.J. FOR LTC ANNUITY		- SIMPLIFY TAXES FOR THE AGING BRAIN - LOWER TAX IN RETIREMENT DUE TO ROTH WITHDRAWAL - LOWER TAX ON SS - NO IRMAA IN RETIREMENT	TAXES ☐
IRA/401K ☐	- ROTH CONVERSION OF INCOME ANNUITY - ROTH CONVERSION OF ADDITIONAL IRA - LEFT SOME FOR QCD LATER - LOWER RMD @ 73 AND LATER			

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