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# FINANCIAL FRIDAYS

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## Is Retirement Around the Corner?



**Hello Syyad,**

Are you planning to retire soon? If so, here are three urgent actions and decisions you may be facing soon -- if you haven't already. Make sure you remember to address these three important age-based milestones.

### **1. Sign up for Medicare.**

You should do this as soon as you are eligible, which is three months before your 65th birthday.

The enrollment period for Medicare Parts A and B begins three months before your 65th birthday, continues through your birthday month, and ends three months after your birthday.

### **2. Determine the best time to begin taking Social Security benefits.**

This could mean you start at 62 (at a reduced benefit) or wait until 66 to 67 (to receive your full benefits). It depends on your birth year. Any delay in applying for benefits up to age 70 can qualify you for increased retirement benefits.

### **3. Set your initial withdrawal rate and**

## **retirement income level.**

You'll want to consider one that won't deplete your assets too quickly. Withdrawal rates can be changed over time, so be sure to work with your advisor on when — and how much — to change yours over time. This is your retirement income, which is why this decision is so critical.

This is a lot to think about. With an experienced guide, these will just be part of a larger plan designed to help you feel more confident.

## **Our advisors can help!**

Anna Behnam and Irene Tata are available to guide and help you reach your financial goals, making sure you don't miss important age-based financial opportunities.

[Schedule a Complimentary Consultation](#)



**Anna A. Behnam**  
**Financial Advisor**



**Irene Tata**  
**Financial Advisor**

## **How much does a financial advisor cost?**

Your initial meeting with Anna or Irene is complimentary! Depending on your specific need, as well as the complexity of your situation, you may choose to pay for additional options. [Schedule a time to speak with them today.](#)

Investment products are not federally or NCUA-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

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