

Are You About to Make a \$50,000 Medicare Mistake?

 **CRITICAL: Missing Your Enrollment Window Could Cost You**

I almost made these same costly mistakes when I turned 65. Now, as a Licensed Independent Medicare Advisor, I help people like you avoid the financial pitfalls that could impact your retirement savings forever.

 **Get Your FREE Consultation**

 **Call Now: (888) 588-5175**

The 3 Most Expensive Medicare Mistakes

Each one could cost you thousands. Here's what insurance companies hope you don't know...



Mistake #1: Missing Your Initial Enrollment Period

Think you can wait? Think again. Missing your 7-month window means lifetime penalties that increase every year.

⌚ Potential Cost: \$50,000+ over your lifetime in late enrollment penalties



Mistake #2: Choosing the Wrong Plan

Not all Medicare plans are created equal. The wrong choice could leave you paying thousands out-of-pocket for medications and doctors you need.

⌚ Potential Cost: \$5,000-\$15,000 annually in unexpected medical expenses



Mistake #3: Believing You Can Change Anytime

You're locked in for a year with most decisions. Make the wrong choice now, and you're stuck paying for it all year long.

⌚ Potential Cost: Stuck with wrong coverage for 12 months, unable to fix expensive mistakes

Why Choose an Independent Advisor?

Unlike captive agents who only sell one company's plans, I work for YOU—not insurance companies.

✓ Independent & Unbiased

I compare plans from ALL major carriers to find YOUR best option—not the one that pays me the most commission.

✓ No Cost to You

My service is 100% FREE. I'm paid by the insurance companies, but I work for YOU.

✓ Been There, Done That

I almost made these costly mistakes myself. That's why I became licensed—to help others avoid what I nearly experienced.

Your Medicare Timeline: Don't Miss These Critical Dates

 **Missing these deadlines isn't just inconvenient—it's expensive!**

3 Months Before Age 65

Your Initial Enrollment Period begins. This is THE most important window—don't wait!

Your 65th Birthday Month

Critical decision time. Your choices now affect your coverage and costs for life.

3 Months After Age 65

Final chance to enroll without penalties. After this? You'll pay more every month, forever.

After the Deadline

Late enrollment penalties kick in—adding 10% or more to your premiums FOR LIFE. This is what we help you avoid.

Don't Let Confusion Cost You Thousands

Get crystal-clear answers to your Medicare questions—before it's too late.

 **Schedule Your FREE Consultation**

(888) 588-5175

My Promise to You

No pressure. No sales tactics. Just honest guidance from someone who's been in your shoes. I'll help you understand your options and make the right choice for YOUR situation—not mine.