

## 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.