



Scan or click on the QR code to
request your complimentary
Discovery Session



SmartRetire™ Health Checkup

Key Health & Coverage Considerations for Retirement

Healthcare planning is one of the most overlooked—and most essential—components of a confident retirement. Even the best investment or income plan can be derailed by unexpected healthcare costs or coverage gaps.

This Health Checkup is designed to help you think through important questions and potential risks as you prepare for retirement.

1. Medicare Review

- Are you clear on your eligibility and the best time to enroll in Parts A, B, D, and any supplemental plans?
 - Have you compared the differences between Medicare Advantage and Medigap plans?
 - Could your income push you into a higher IRMAA bracket (resulting in higher premiums)?
-

2. Long-Term Care Risk Assessment

- Have you estimated what care might cost if you need assistance at home or in a facility?
- Do you have any existing long-term care coverage—and do you know what it covers?
- Have you considered alternative funding strategies to maximize the efficiency of your investments?

3. Out-of-Pocket Cost Planning

- What healthcare expenses might you pay out-of-pocket (copays, prescriptions, dental, vision)?
- Have you set aside funds in a way that minimizes taxes on those expenses?

4. HSA (Health Savings Account) Strategy

- If you're under 65, are you maximizing your HSA contributions?
- Are you aware of how and when to use HSA funds tax-free for qualified medical expenses?
- Do you know how Medicare enrollment affects HSA contributions and withdrawals?

5. End-of-Life Care Preferences

- Do you have an updated healthcare directive or living will in place?
- Have you named someone to make medical decisions if you're unable to?
- Have you discussed your preferences with your family to reduce future confusion or stress?

6. Insurance Gap Review

- Will you have a gap in coverage before Medicare begins?
 - Have you explored COBRA, private insurance, or ACA options to bridge the gap?
 - If still working, do you have any disability or critical illness insurance?
-

Take the Next Step: Let's Build Your Plan Together

Schedule Your Discovery Meeting to Get Started

The SmartRetire™ Health Checkup is just one important piece of your overall retirement picture. In a **Discovery Meeting**, we'll help you get clear on your goals, gather key financial and personal details, and begin building your custom **SmartRetire™ Strategy**.

In your Discovery Meeting, we'll begin gathering the information needed to:

- Provide clarity on where your retirement strategy stands today
- Have a better understanding of potential healthcare risks and costs
- Deliver a clear path forward toward a more confident retirement

Call 859-372-6727 or visit

www.CreativeAssetSolutions.com

Or simply Click or Scan the QR code to book your appointment now!



This Checkup is part of the full SmartRetire Strategy™.

Investment advisory services offered by duly registered individuals through Creativeone Wealth, LLC a Registered Investment Adviser. Creativeone Wealth LLC and Creative Asset Solutions are unaffiliated entities.



Kevin Bard, Financial Advisor

Kevin Bard is the Owner and Founder of Creative Asset Solutions, LLC, a respected financial consultant, educator, and author. He is a retirement planning authority. His strategies have helped his clients preserve their wealth and increase their family legacy. Over the past 30+ years Kevin has utilized a unique educational process that has allowed his clients to be better informed about the numerous income, investment, and insurance choices available today.

Kevin is a series 65 investment advisor representative with Creativeone Wealth, LLC and holds firm to his fiduciary responsibilities. Kevin's firm is based in Northern Kentucky with branch offices in Cincinnati, Blue Ash, West Chester and in Clinton Township, MI.

859-372-6727

kevin@creativeassetsolutions.com

www.creativeassetsolutions.com



CREATIVE ASSET SOLUTIONS
PLANS THAT WORK. PEOPLE WHO CARE.