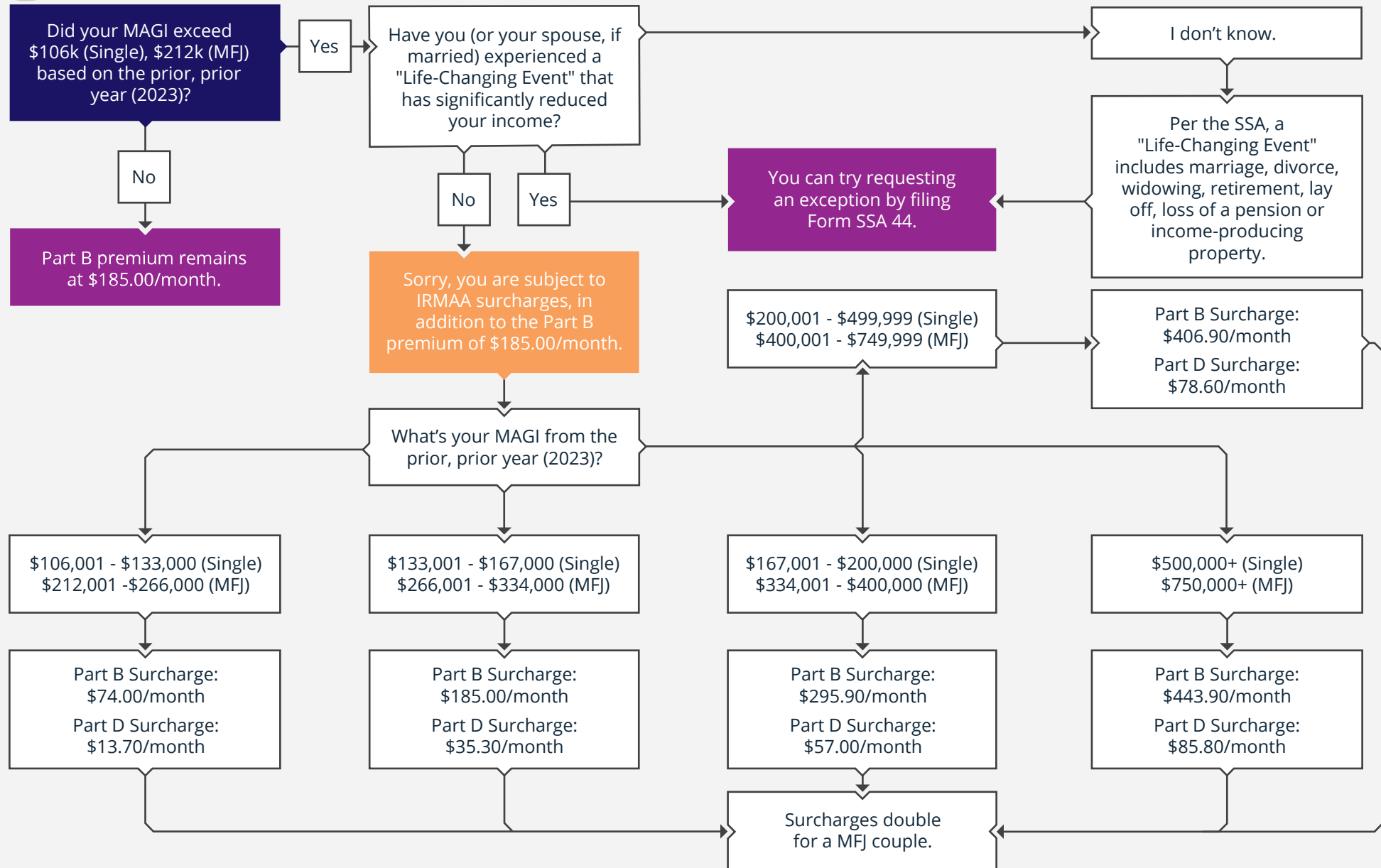


# 2025 · WILL I AVOID IRMAA SURCHARGES ON MEDICARE PART B & PART D?



**START HERE**



Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Cambridge and Vanator Financial Services LLC are not affiliated.

**Jacob Vanator, Financial Advisor**

119 North Main Street, Eaton Rapids, MI, 48827  
jacob@vanatorsvc.com | (517) 663-4204 | vanators.com