Money Matters

October 2025

Hello Joe,

This month, my newsletter explores the following topics:

- Five ways to get started with lifetime income
- Understanding the biggest risk to new retirees
- Ten big Medicare changes in 2026
- Five important questions to ask your financial advisor

In many ways, we're navigating uncharted waters these days. The pace and nature of the events that influence our decisions make a second opinion more valuable than ever. Don't hesitate to contact me if I can be that for you.

Sincerely,
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5 Ways To Get On The Path To Lifetime Income

Cash flow in retirement doesn't happen by accident. These five tools can help you create income that keeps flowing, no matter how long you live.

See More ...

Understanding The Biggest Risk To New Retirees (Sequence Of Return Risk)

Don't let unlucky timing derail your retirement. Learn the risk that hits hardest when your portfolio is exposed the most, and what you can do about it.

See More ...

10 Big Medicare Changes In 2026: Higher Premiums, Drug Price Drops, And Looming Program Cuts

The shifts coming to Medicare go beyond the usual premium increases. From drug pricing to benefit rollbacks to prior authorization rules, the changes could hit harder than expected. Take a closer look at what's coming before you lock in next year's coverage.

See More ...

5 Important Questions To Ask Your Financial Advisor

A financial advisor can help you build wealth, stay on track, and avoid panic when markets dip. But the wrong advisor could be pushing products that quietly drain your money. What should you ask before you trust someone with your financial future?

See More ...

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