A MARTOS WEALTH GUIDE

The Retirement Healthcare Planning Guide

Thoughtful conversations about how healthcare connects with the decisions that shape retirement.

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Retirement Is More Than a Financial Decision

Preparing for retirement begins years before you leave the workforce.

Along the way, you save, invest, and make decisions that support the future you're creating.

That preparation often means looking beyond investments alone.

> *What are our healthcare choices?*
>
> *What happens if one of us retires before the other?*
>
> *When should we start thinking about Medicare?*

These questions often arise because healthcare and financial planning have been treated as separate topics.

At Martos Wealth, we approach retirement planning by looking at the whole picture.

This guide is designed to show how healthcare connects with every part of your retirement planning.

A Question Worth Asking

How will healthcare decisions influence the retirement plans we're already making?

Five Conversations Worth Having

Retirement Timing

Healthcare decisions may influence when you're able to retire. Exploring your options earlier may change the way you think about your retirement timeline.

Tax Implications

Taxes and healthcare are more connected than many people realize. Decisions about when and how you withdraw retirement income can influence both your tax situation and your Medicare costs. Understanding those tax implications throughout the planning process may give you more opportunities as you move into retirement.

Risk

Healthcare costs in retirement are rarely predictable, and a single medical event can unravel even a well-designed financial plan. Healthcare decisions deserve to be considered alongside retirement income, tax planning, investments, and the goals that matter most to you.

Income

The way you structure your retirement income can influence many other financial decisions, including healthcare. Your income strategy should support both your financial goals and the life you want to live throughout retirement.

Healthcare

Healthcare decisions begin before Medicare. Understanding the choices available to you, and when those decisions need to be made, can help you prepare for the conversations ahead.

A Question Worth Asking

Which of these areas have we already explored, and which ones deserve more attention?

Retirement Doesn't Always Happen at the Same Time

Every retirement story is different.

For some couples, retirement happens at about the same time. For others, it unfolds gradually, with each person following a different timeline.

Healthcare is one of the conversations that begins before retirement and continues well beyond it.

It may look different for each member of the household, depending on retirement timing, healthcare needs, and personal priorities.

Exploring these possibilities ahead of time can help future decisions feel more intentional and connected.

The path forward is the one that reflects what matters most to you.

MARTOS PERSPECTIVE

We believe retirement planning works best when every member of the household has a seat at the table.

The most meaningful planning conversations happen long before any paperwork is completed.
Exploring possibilities together helps everyone move forward with a shared understanding.

A Question Worth Asking

What conversations would help us feel more prepared as we make these decisions?

Everything Is Connected

Retirement planning is a series of important decisions that work together to support the future you're creating.

Retirement timing.
Taxes.
Investments.
Income.
Healthcare.

Over time, it becomes easier to see how each decision shapes the next.

Retirement timing can influence Medicare choices.

A healthcare decision may affect when you retire.

Income planning may shape your healthcare options.

Family priorities can influence every step along the way.

Looking at these decisions together makes it easier to see how one choice can shape another.

MARTOS PERSPECTIVE

Thoughtful planning begins by seeing the bigger picture.

The strongest retirement plans come from understanding how every part works together.

A Question Worth Asking

Have you thought about how each of these areas may influence the others?

How We Help You Think About Retirement

Every household brings its own priorities, experiences, and hopes for the future.

We begin by understanding what matters most to you.

Together, we explore how retirement timing, tax implications, risk, income, investments, healthcare, and other important planning decisions influence one another.

Every stage of retirement creates new questions.

Our role is to bring today's decisions into alignment with the retirement you're working toward.

MARTOS PERSPECTIVE

Meaningful planning begins with listening.

The most valuable planning often begins with the questions you haven't thought to ask.

When we understand what matters most to you, we will identify opportunities that support your goals and the life you're creating.

The strongest plans don't begin with numbers.

They begin with people.

A Question Worth Asking

What would help you feel more prepared as you think about the years ahead?

Every Retirement Story Continues

Meaningful retirement planning begins with understanding what matters most.

The ideas in this guide are designed to show how healthcare is interconnected with other important topics in retirement planning.

Those discussions may begin around your kitchen table, with your family, or with a trusted financial partner.

Taking time to explore them today can shape the decisions you'll make tomorrow.

If these ideas have sparked new questions, we'd be honored to learn more about your goals, what's important to you, and the future you’re creating.

When you’re ready, we’re here to continue the conversation.

Let’s Explore What’s Possible

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SCHEDULE A CONVERSATION