LANDIS FINANCIAL ADVISORS

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Family-owned and local!

PREPARING FOR AN EARLY RETIREMENT

WWW.LANDISFINANCIALADVISORS.COM

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Our team of advisors showed "Bob & Sue" how to capture $26,781/year for the next 4 years by coordinating their insurance with their investments... (monies they would have unknowingly lost)

Investment & Advisory Services

Investment Advisory Services
Financial Planning
Estate Planning
Retirement Planning
Education Planning
Social Security Planning
Stocks
Bonds
Mutual Funds
Real Estate Investment Trusts (REITs)

Insurance Services

Annuities
Life Insurance
Long Term Care
Disability Insurance
Medicare Insurance

Think your financial advisor has you set for early retirement? You may get the shock of your life!

"Bob and Sue's" financial advisor didn't include insurance planning as part of their comprehensive financial plan...Potentially causing them to lose tens of thousands of their hard-earned money.

Based on a true story...

Preparing to retire in a month, "Bob & Sue" met with a financial advisor to discuss the best ways to begin withdrawing income from their investment accounts. Thinking they had their retirement income planning in place, "Bob and Sue" were then referred by a friend to Landis Financial Advisors, Inc. to receive advice about purchasing individual health insurance.

By meeting with our team of advisors, "Bob and Sue" quickly discovered their financial advisor neglected to coordinate their investments with their health insurance planning. This was such a huge problem, that without a solution, their retirement would have to wait.

"Bob & Sue" are married and in their early 60's which made them too young to qualify for Medicare. So our insurance advisors researched the marketplace to find the most affordable individual health insurance available.

Based on their retirement income strategy established by their current investment advisor, the cost of individual health insurance on the marketplace came at a price of $26,781/yr. That meant "Bob & Sue's" retirement income for the next 4 years would be **reduced** by $107,124 - just to pay for health insurance premiums (not including the probability of rate increases acquired until they turn 65 and qualify for Medicare)!

Obtaining a 2nd Opinion may keep you from a disastrous surprise!

So our team of investment and insurance advisors offered a cost savings solution. We asked "Bob and Sue" if we could review their existing investment portfolio. Next, we developed a brand-new retirement income strategy by restructuring their investment assets and sources of income.

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Continued...

This strategic planning unlocked tens of thousands of dollars in health insurance subsidies, lowering their out-of-pocket costs and preserving their assets for retirement.

We helped reduce "Bob & Sue's" health insurance costs from $26,781/yr. to only $1,056/yr. **putting over $107,000 dollars back into their pocket for retirement over the next 4 years** (for the Silver Plan - an even better plan than initially quoted).

"Bob and Sue" discovered first hand the value in working with a team of skilled and knowledgeable investment and insurance advisors. Together, we captured "Bob & Sue's" lost benefits... benefits that would have unknowingly slipped through their fingers and side tracked their early retirement goals.

"Bob & Sue" Back on track!
...enjoying a successful early retirement.

Our advisory team works with high-net worth individuals to show them ways to qualify for large subsidies they never thought possible.

This requires an in-depth understanding of investment strategies and current health insurance plans & laws.

How Do You Measure Financial Success?

Don't make the mistake of measuring financial success by good investment performance.

After all, it's NOT what you make but rather, what you KEEP of what you make!

Eric L. Landis
President

Jillian Snyder
LPL Financial Advisor

Daven Akimori
Insurance Advisor

This is only an example and is not representative of any specific investment. Your results may vary. Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.

Call Today 717-208-6990 to schedule your pre-retirement planning appointment with our team of advisors