October 2019

Longevity Planning

Many of today's retirees can expect to spend 30 years or more enjoying the fruits of their labor. That's why it's increasingly important not simply to plan for retirement, but to plan for longevity in retirement – all of the years it might last, all of the ways your life will change and all of the events you can't foresee.

In addition to the financial implications – *how best to save and how much* – retirement has life implications:

• As you get older, changes in your health could mean less independence.

• Shifts in your abilities – and mobility – could impact access to things you enjoy.

• Your social circle likely will shrink.

Beyond asking where you see yourself and even what your lifelong goals are, effective retirement and longevity planning begs some very big questions.

How will you get around?
How will you safeguard your health?
How will you secure your legacy?
Will you have enough?
Who will take care of you?

We can serve as your center point, helping you consider every facet of a long and happy retirement – from healthcare and care giving to transportation and housing.

Learn more about longevity resources available to you under the **Our Difference** drop down on our new website.

Our website has a fresh new look!

What's Your Anthem?

This summer we worked with the Raymond James marketing team to update and enhance our website.

When perusing our site you can learn more about our team, who we service and what differentiates us. You can also explore a variety of financial news and lifestyle topics.

Client Access

If you are not currently using Client Access, go to the Client Access tab on our website. From here you can either enroll or choose client resources. Under client resources you can take a Client Access Tour. Client Access enables you to go paperless, plan and monitor goals, pay bills, transfer funds, take shareholder actions, download tax documents and more from virtually anywhere.

Thank You!

Did you know that the majority of our business comes from referrals? Directing prospective clients to our website is a great way for them to learn more about us. Once on our site, prospects can choose the Connect tab to share their contact information. To those of you who have referred your family, friends, and business associates, we personally and professionally thank you. Your referrals are the best way for our business to grow.

More Resources & Tools

Transitioning to Medicare and protecting yourself from financial fraud are two significant aspects of the retirement planning process. Raymond James has partnered with HealthPlanOne* and EverSafe® to help make things easier.

HealthPlanOne - Medicare options assistance program

Raymond James has partnered with **HPOne** to provide personalized service, unbiased advice and additional support from a dedicated licensed agent. **HPOne** has been helping retirees choose the right Medicare insurance plan since 2006. There is no cost to you for their help and they will continue to provide support on coverage questions, appeals and plan renewals while you are enrolled in medicare. Open enrollment begins October 15th and runs through December 7th and presents a great opportunity to make sure you're getting the most out of Medicare.To learn more call: **844.269.2646** or visit: **www.hporetirees.com**

EverSafe ®

Identity theft, financial fraud and persistent scamming are as prevalent as ever. Contending with these risks and safeguarding your hard-earned assets is challenging in its own right. If you have adult children or aging parents to keep an eye on, your financial caregiving responsibilities can be both stressful and time-consuming. The solution? **EverSafe®**. Designed to simplify financial monitoring and protect you and your family. As our client, you will receive a discount should you choose to sign up for one of the three levels of service **EverSafe®** provides. Learn more and get started at **www.eversafe.com/rj18**

EverSafe® and HealthPlanOne are not affiliated with Raymond James

Preying on the Elderly

Scams targeting the elderly are on the rise. The scams are often executed by phone, computer or in person. To help protect yourself or your loved ones, here's what you can do:

- Protect passwords, PINS and security questions
- Do not give out vital information over the phone, by email or through in-person requests. Let calls you don't recognize go to voicemail.
- Keep firewalls and security software up to date
- Use your personal computer for financial transactions - avoid public use computers.
- Check financial accounts regularly.
- Only click on links or attachments that you expect and are from sources you know and trust.

The Office Tabloid

MSW 2019 Award

On behalf of Michigan Money Smart Week, Kelly Masters presents Colleen with the 2019 appreciation award for her dedication and efforts toward spreading the word about financial literacy to students in Michigan. In collaboration with **Funding the Future (ftflive.org)**, Colleen has presented to over 20,000 students in three years.

Bigs and Littles

This year we sponsored two athletic teams from Grand Blanc, The GB High School Boys Varsity Lacrosse team and the Anthem Advisors Coach Pitch team through the GB Parks and Recs

Meet Maxx!

Maxx joined his mom Theresa in the office on **Take Your Dog to Work Day**. We love when Maxx comes to visit!

Visit us at
www.AnthemAdvisors.com or on these Social Media sites: