Dear client,

HAPPY UPCOMING 65TH BIRTHDAY!

There are many decisions to make when you approach age 65,

* When should I retire?
* How do I plan for my retirement income?
* And, most importantly, Medicare, your healthcare coverages!

We recognize all our clients approaching 65 and retirement need competent advice regarding Medicare.

**---------SEE OPTIONAL PARAGRAPH BELOW--------**

We highly recommend you reach out to HTA’s Medicare Client Services Team. They are our experts in Medicare education, guidance and plan solutions.  HTA’s Medicare Specialists can help prepare you for what’s to come and give you tips and recommendations for a smooth Medicare transition, as well as plan recommendations and options.  One of the reasons we have chosen to partner with HTA is because they have a “family approach” to Medicare Assistance.  They treat all clients like family members -- offering friendly service, top recommendations and NO Sales Pitch.

We want to assure you receive the best service possible learning about Medicare and transitioning to Medicare coverages.  Please let me know if you want to contact HTA’s Medicare Team directly at 610-430-6650 or if you would like us to reach out and set up a time for a phone appointment.  There is no fee for this VIP service.

Sincerely Yours,

Agent or Financial Advisor

**Optional Paragraph:**

It is important to inquire about the Medicare On-Boarding process within 6 months prior to your birthday.  A good Medicare professional can provide insight on how the Medicare process works, what is needed , appropriate time to apply (before or after retirement), and the best practices for a smooth process.  In addition, you will need to choose a Medicare Supplement, Prescription Plan and possibly a Dental & Vision Plan.  If you are an internet savvy person, online may be a natural direction for your research; however, visiting Medicare Q&A sites will put you on numerous call lists for solicitation calls from high volume Medicare Supplement Insurance Agents.