



## Maximizing Your Benefits:

- Medicare
- Social Security
- Home Equity Options

This is not your parents' retirement! As boomers are moving into retirement, they face numerous decisions and questions about when and how to start Medicare and Social Security. They may be faced with housing decisions – should they downsize, relocate, or is there an opportunity to use the “nest egg” of their home equity to “age in place”?

### Retirees are living longer than ever before and longevity risk is a real concern.

- Will they outlive their retirement savings?
- Will Social Security and Medicare face cuts in the future?
- Can they count on these programs as older generations did?

### Join three local experts for an evening of savvy retirement planning best strategies:

- Martha Shedden, Chartered Retirement Planning Counselor and Registered Social Security Analyst– [sheddensocialsecurity.com](http://sheddensocialsecurity.com)
- Pamela Fugitt–Hetrick, Certified Agent for Covered CA and Medicare expert–CA Lic#OD75558–[lowcostcahealth.com](http://lowcostcahealth.com)
- Marina Watts, Reverse Mortgage Consultant–NMLS#1458297–[marinawatts.com](http://marinawatts.com)

### Come with questions and prepare to add to your Retirement Planning toolkit!

Wednesday August 8<sup>th</sup> · 5:30 to 7:30 P.M.

Simpkins Family Swim Center · 979 17th Avenue · Santa Cruz 95062

\$15 education materials fee | Seating limited to first 40 RSVP's

Please RSVP to: Martha at 831-359-9620 or [bestss4you@gmail.com](mailto:bestss4you@gmail.com)



**Martha Shedden–CRPC, RSSA–Martha has been educating and helping retirees optimize their Social Security claiming age decisions since 2011.**

- What rules should you understand to maximize your Social Security benefit?
- Married? Why you should coordinate your Social Security income election with your spouse.
- Divorced? Understand if ex-spousal benefits may be an option for you.
- Claiming at age 62 vs. later? Learn how much money you may gain by waiting!



**Pamela Fugitt–Hetrick– Pam has been helping clients “unravel the mysteries of health insurance”, including navigating their way through the maze of Medicare since 2002.**

- Do I need to enroll in Medicare? How and when do I enroll?
- What does Medicare cover and what supplemental plans should I buy?
- What about Medicare Part D for my drugs?
- I heard there are penalties. How do I avoid them?



**Marina Watts is a Reverse Mortgage Consultant at High Tech Lending, Inc. Marina focuses on helping seniors improve their quality of life working with the HUD Home Equity Conversion Mortgage or HECM.**

- Pros and Cons of a Home Equity Conversion Mortgage (HECM) or “Reverse Mortgage.”
- Who qualifies for a HECM and how much can you get?
- What is a jumbo reverse mortgage?
- Using income from a HECM to delay taking social security until age 70 to increase benefits.

