



# THE RETIREMENT REPORT

Monthly Medicare & Retirement Planning Newsletter



## February Focus: Building Health, Wealth, and Peace of Mind

By Anne de Leon



As we move into February, it's time to build on the goals and momentum for the year. Whether it's improving your financial health, making smarter lifestyle choices, or staying informed about changes that could impact your future, this month is **all** about staying proactive and prepared.

This month's newsletter brings you insights into key topics like Medicare telehealth changes and what they mean for your healthcare options, life insurance and annuity trends for 2025, and creative ways to use your home equity to strengthen your retirement plan. Plus, we'll share heart-healthy tips with a focus on cholesterol-lowering foods to help you make smarter choices for your overall well-being. Together, let's make this month one of growth, knowledge, and peace of mind.

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# What to Expect in Life Insurance and Annuity Trends for 2025

In 2025, there's exciting news for life insurance and annuities! Whether you're considering a new policy, looking to enhance your financial security, or exploring options for steady retirement income, there are key trends to watch. Experts predict significant growth in certain products, particularly variable universal life (VUL) insurance and registered index-linked annuities (RILAs), making this an ideal time to explore how these options can support your financial goals.

## Life Insurance: A Reliable Foundation for Your Future

Life insurance remains an essential tool for financial security, and its importance has only grown in recent years. Since the COVID-19 pandemic, more people have recognized the value of life insurance, leading to sustained growth in the market.

For 2025, term life insurance continues to be a popular choice, especially for younger individuals who appreciate the convenience of buying policies online. Term life provides affordable, straightforward coverage for a specific period, giving peace of mind to families and individuals alike.

Variable universal life (VUL) insurance is also gaining momentum. VUL combines lifelong coverage with investment options, allowing you to grow cash value over time. Experts predict a 12% to 16% increase in VUL sales for 2025, reflecting its growing appeal for those seeking protection and financial growth opportunities. Indexed universal life (IUL) insurance, known for its flexibility and potential for steady growth, is another option with projected sales growth of up to 6%.

## Annuities: A Steady Income Stream for Retirement

Annuities are more popular than ever, providing a reliable way to ensure financial security in retirement. With an aging population and strong demand for stable income, annuity sales have soared in recent years—and 2025 looks to continue that trend.

Registered index-linked annuities (RILAs) lead the way, offering a blend of growth potential and protection against market downturns. RILA sales are projected to reach \$66 billion in 2024, setting the stage for continued growth in 2025. These annuities are especially appealing for those seeking predictable income with some market exposure.

Fixed-rate deferred annuities and income annuities also remain popular, particularly for individuals looking for guaranteed returns and stable payments. While demand for fixed-rate products may ease as interest rates decline, options like RILAs and variable annuities are expected to stay strong.

## Current Annuity Rates February 2025

**5.25%**

3 Year Fixed Annuity

**5.53%**

5 Year Fixed Annuity

*To find out more,  
contact me: 314-287-0179*



## What to Expect in Life Insurance cont'd...

### What Does This Mean for You?

The evolving landscape of life insurance and annuities offers more options than ever to protect your loved ones, grow your wealth, and secure your financial future. Here are a few ways you can take advantage of these trends:

- **Evaluate Your Needs:** Whether you're looking for affordable term life insurance, investment-focused VUL coverage, or a reliable annuity for retirement income, there's a product that can fit your goals.
- **Plan for the Long Term:** Annuities and permanent life insurance options, like VUL or IUL, can provide lifelong benefits and peace of mind for you and your family.
- **Consider Growth and Security:** Products like RILAs offer the potential for market-based growth while protecting your investments from major losses.

### Looking Ahead to 2025

As you plan for the new year, consider how life insurance and annuities can play a role in achieving your financial goals. Whether it's protecting your loved ones, building wealth, or ensuring a steady retirement income, these tools offer flexible and dependable solutions.

If you're ready to explore your options, we're here to help. Reach out to discuss your goals and find the best strategies to support your financial future in 2025 and beyond!

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## What to Know About Medicare and Telehealth

Telehealth has become a lifeline for many Medicare beneficiaries, offering convenience and accessibility, especially for those with limited mobility or chronic health conditions. However, big changes may be on the horizon. Recent developments in Congress have left the future of Medicare's telehealth and hospital-at-home programs uncertain, with only a short-term extension in place through March 2025.

### Short-Term Extensions: What's Happening Now?

Congress recently extended Medicare's coverage for telehealth and hospital-at-home programs by just three months through March 2025. This short-term decision leaves many beneficiaries and healthcare providers in limbo, unsure of what to expect in the months ahead.

If these waivers aren't extended, Medicare's coverage for telehealth will revert to more restrictive pre-pandemic rules. These include limiting telehealth to certain rural areas and requiring in-person visits before mental health telehealth appointments. Additionally, Medicare's hospital-at-home program, which allows patients to receive acute care at home, could end.

### Why Telehealth Matters for Medicare Beneficiaries

Telehealth has been a game-changer for many older adults, offering an alternative to in-person visits that may be difficult due to mobility challenges or distance. For some, telehealth isn't just a convenience—it's a necessity.

Currently, telehealth remains popular for mental health services, but its overall use has declined since the pandemic. Many patients and providers still value telehealth as an essential option, particularly for check-ins and ongoing management of chronic conditions.

# What to Know About Medicare and Telehealth cont'd...

## Hospital-at-Home Programs: A Vital Service at Risk

Medicare's hospital-at-home program allows patients to receive acute care in their homes, which studies show can lead to quicker recoveries and fewer hospital readmissions. However, the short-term extension has created uncertainty for hospitals considering new programs.

Hospitals may hesitate to invest in the necessary staffing, technology, and infrastructure to expand these services without a longer extension. Existing hospital-at-home programs will continue through March, but future coverage remains unclear.

## What Happens if the Waivers End?

If Medicare's telehealth and hospital-at-home waivers aren't extended:

- **Telehealth restrictions:** Coverage may be limited to rural areas, and certain services, like mental health appointments, may require in-person visits first.
- **Hospital-at-home changes:** Patients receiving care at home in late March might need to transition to hospital rooms starting in April.

The uncertainty also complicates scheduling for beneficiaries who rely on telehealth or hospital-at-home services, as many appointments and programs are planned months in advance.

## Looking Ahead: Advocacy and Optimism

Healthcare advocates are pushing for longer extensions or permanent coverage of these services. There's hope that Congress will extend telehealth coverage through 2025 or beyond and that hospital-at-home programs will continue for several years.

If you're a Medicare beneficiary who relies on these services, it's important to stay informed and prepared for possible changes. Contact your healthcare provider to discuss alternative options if coverage isn't extended, and keep an eye on updates from Medicare and your local representatives.

## The Bottom Line

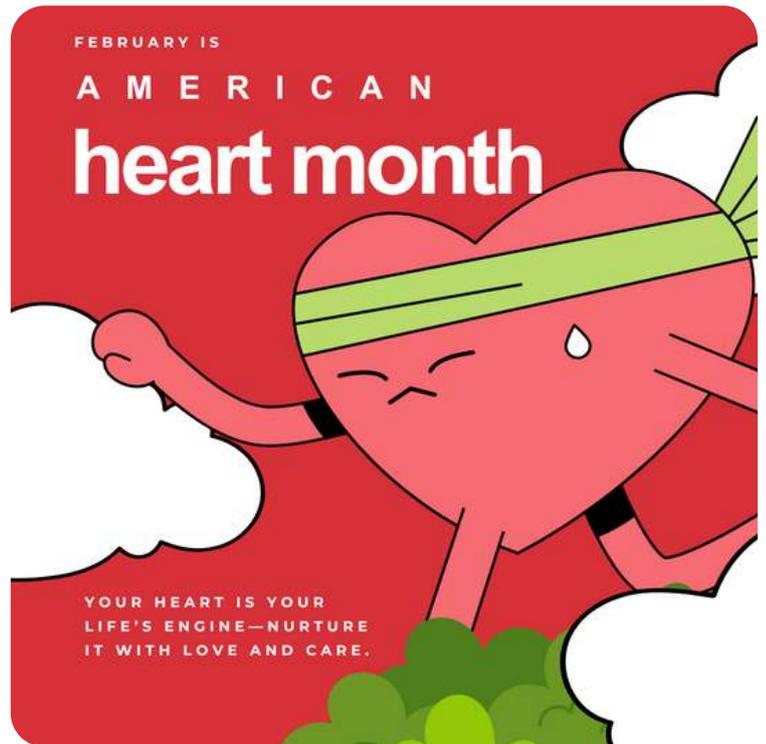
Telehealth and hospital-at-home programs have been transformative for Medicare beneficiaries, offering critical access to care. However, with only a short-term extension in place, the future of these services is uncertain. Advocates remain hopeful for longer-term solutions, but planning and exploring alternatives to ensure uninterrupted care in 2025 is essential.



## American Heart Month

Here are just a few examples of how you can reclaim your health:

- ♥ Doing at least 150 minutes of moderate-intensity physical activity a week (or just getting started and working your way there!)
- ♥ Eating healthy (the AHA's [Heart-Check](#) mark can guide you in the grocery store)
- ♥ Not smoking or vaping
- ♥ Maintaining a healthy weight
- ♥ Controlling blood sugar, cholesterol and blood pressure
- ♥ Getting regular checkups
- ♥ Learning [Hands-Only CPR](#)
- ♥ Following COVID-19 safety protocols
- ♥ Finding ways to relax and ease your mind, such as meditation



## 13 Foods That Help Lower Cholesterol

Keeping your cholesterol in check is essential for maintaining heart health as you age. While your body needs cholesterol to function, too much "bad" LDL cholesterol can lead to plaque buildup in your arteries, increasing the risk of heart attack and stroke. The good news? Certain foods can help lower LDL cholesterol and boost "good" HDL cholesterol. Here's a quick guide to heart-healthy options:

### Foods That Lower LDL Cholesterol

1. Raspberries
2. Barley
3. Avocados
4. Lentils
5. Edamame
6. Nuts
7. Olive Oil
8. Pears
9. Green and Black Tea
10. Tomatoes
11. Apples
12. Oranges & their relatives
13. Oats



### Foods to Avoid

To protect your heart, steer clear of foods high in saturated and trans fats, like:

- **Fried Foods:** Onion rings, wings, and other deep-fried options are calorie-dense and artery-clogging.
- **Processed Meats:** Hot dogs, sausages, and bacon contain unhealthy fats.
- **Commercial Baked Goods:** Cookies, cakes, and pastries often contain large amounts of butter and shortening.

By adding cholesterol-lowering foods to your diet and cutting back on unhealthy options, you can take a big step toward better heart health. Small changes in your daily habits can lead to significant benefits over time. Stay heart-healthy!

# 5 Smart Ways to Use Home Equity to Prepare for Retirement



As you plan for retirement, your home equity can be a powerful financial tool. With interest rates on credit cards reaching record highs, leveraging the equity in your home through options like home equity loans, HELOCs (Home Equity Line of Credit), or reverse mortgages can provide lower-cost access to cash. Whether looking to create a steady income stream, reduce housing costs, or consolidate debt, your home equity can help set you up for a more secure retirement.

Here are five practical ways to use your home equity to prepare for retirement:

## 1. Create a Regular Income Stream

Retirement often comes with a limited income, making it challenging to cover expenses. Your home equity can help bridge the gap.

A reverse mortgage allows you to borrow against your home's equity without requiring monthly payments, giving you access to cash through monthly payments, a lump sum, or a line of credit. Home equity loans and HELOCs can also provide money for those who prefer more traditional options, though they come with monthly repayment requirements.

These options benefit homeowners with substantial equity who need extra cash flow to cover retirement expenses.

## 2. Boost Your Investments

Home equity can be turned into cash using a HELOC, home equity loan, or cash-out refinance and then invested to grow your retirement funds.

This strategy works well if the investments you choose offer higher potential returns than the natural appreciation of your home. Be sure to consult a financial professional to evaluate your options and ensure this approach aligns with your overall retirement strategy.

## 3. Create a Financial Safety Net

Life is full of surprises, and having a safety net is crucial. By tapping into your home equity through a HELOC or reverse mortgage, you can set up a line of credit for emergencies or during market downturns.

This safety net can help you avoid selling investments at a loss during a market slump, giving you greater financial flexibility. As financial expert Stephan Shipe explains, home equity can act as a "failsafe," providing peace of mind when unexpected expenses arise.

## 4. Reduce Housing Costs

Your home equity can also help lower your housing expenses in retirement. A reverse mortgage eliminates monthly housing payments, allowing you to stay in your home without the burden of a mortgage.

Alternatively, you could sell your home, cash in on your equity, and downsize to a smaller property or rent a more affordable place. This reduces housing costs and simplifies your living situation, making retirement more manageable financially and physically.

## 5 Smart Ways to Use Home Equity cont'd...

### 5. Consolidate Debts

Managing multiple debts during retirement can be stressful. By using a home equity loan, HELOC, or cash-out refinance, you can consolidate high-interest debts like credit cards or loans into a single, more manageable payment.

This approach often lowers your overall interest rate and improves monthly cash flow, giving you greater financial freedom during retirement.

### The Bottom Line

Using your home equity can be a smart way to enhance your retirement planning, but it's essential to proceed cautiously. All home equity loans use your home as collateral, meaning you could risk foreclosure if you fail to meet the loan's terms. Additionally, tapping into your equity now reduces the value of your home as an asset for future sales or inheritance.

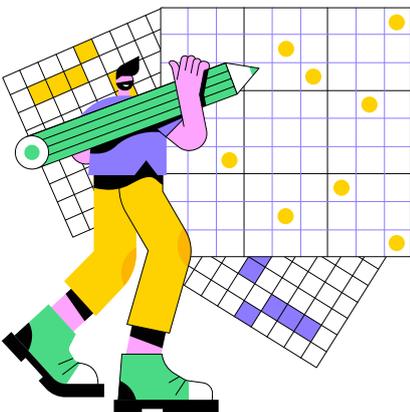
Approach these options thoughtfully, and consider consulting a financial advisor to determine the best strategy for your retirement goals. With careful planning, your home equity can be a valuable tool for creating a secure and comfortable retirement.

*Yale, A. (2024, December 27). 5 ways you can use your home equity to prepare for retirement. CBS News.*

## February Sudoku

### Sudoku Rules:

- Each row should have numbers 1-9, no repeats.
- Each column should have numbers 1-9, no repeats.
- Each 3x3 quadrant should have numbers 1-9, no repeats



5	1			7	9			
	8	2	3		6	7	9	
7						3	5	
1					3		6	7
	3	8	7	4			2	
	7		6			1		
		1	2		4			5
3		4					1	8
	2			8	5		3	6



# Upcoming MO Medicare 101 Workshops

**St. Louis County Library  
Grant's View Branch**

9700 Musick Rd.  
St. Louis, MO 63123

- Feb. 13th at 6:00pm

**St. Louis County Library  
Thornhill Branch**

12863 Willowyck Dr.  
St. Louis, Missouri 63146

- Feb. 18th at 3:30pm

**St. Louis County Library  
Clark Family Branch**

1640 South Lindbergh Blvd.  
St. Louis, MO 63131

- Feb. 19th at 4:30pm

**St. Louis County Library  
Oak Bend Branch**

842 South Holmes Ave.  
St. Louis, Missouri 63122

- Feb. 20th at 3:30pm

**St. Louis County Library  
Mid-County Branch**

7821 Maryland Ave.  
Clayton, Missouri 63105

- Feb. 25th at 3:30pm

**Seating is Limited**  
**Register Here:**  
[usamedicare101.org/adl](https://usamedicare101.org/adl)



**Thanks for reading! Please contact me with any questions about Medicare or your retirement planning.**

5	1	3	4	7	9	6	8	2
4	8	2	3	5	6	7	9	1
7	9	6	8	1	2	3	5	4
1	4	9	5	2	3	8	6	7
6	3	8	7	4	1	5	2	9
2	7	5	6	9	8	1	4	3
8	6	1	2	3	4	9	7	5
3	5	4	9	6	7	2	1	8
9	2	7	1	8	5	4	3	6

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