



THE RETIREMENT REPORT

Monthly Medicare & Retirement Planning Newsletter



This Month in Retirement: Income Strategies, Medicare News & More



By Anne de Leon

June marks the beginning of summer and Annuity Awareness Month, making it the perfect time to revisit your retirement strategy. As financial markets shift and healthcare costs continue to rise, having a stable source of income you can't outlive becomes more important than ever. This month's newsletter will help you understand how annuities can provide guaranteed income, reduce financial uncertainty, and protect your long-term financial health.

We'll dive into the basics of annuities, explore how they fit into a retirement plan, and share tips on how to balance guaranteed income with growth opportunities. You'll also learn 14 practical strategies to help your money last through retirement, such as optimizing Social Security to managing lifestyle inflation. Plus, we'll highlight the latest updates on Social Security and Medicare, with expert insight on what retirees need to know heading into 2026. Whether you're newly retired or actively planning, we're here to help you make informed, confident financial decisions.

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Your Retirement. Your Goals. Your Options.

When you think about retirement planning, chances are your first thought is about saving—putting money aside, growing your nest egg, and investing wisely. But there’s another side to retirement planning that’s just as important: creating a reliable income stream for when the paychecks stop.

That’s where annuities come in. And since June is Annuity Awareness Month, there’s no better time to explore how this powerful tool can help provide long-term financial security in retirement. Whether you’re approaching retirement or already enjoying it, annuities can help protect your savings, generate guaranteed income, and give you confidence for the years ahead.

What Is an Annuity—and Why Does It Matter?

An annuity is a contract between you and an insurance company. In simple terms, it allows you to set aside money today, and in return, you can receive guaranteed payments in the future—often for the rest of your life. That means steady income you can count on, no matter how long you live.

There are different types of annuities depending on your needs:

- Fixed annuities offer guaranteed interest and protect your money from market ups and downs.
- Fixed indexed annuities give you the opportunity to earn more interest based on how the market performs—without putting your money at risk.

If you’re not ready to start taking income yet, an annuity can still be a safe way to grow your savings while you prepare for the future.

Three Retirement Risks Annuities Help Protect Against

Even the best retirement plans can be challenged by some big “what-ifs.” Annuities are one way to help protect yourself from these three common risks:

1. **Outliving your savings** – Annuities offer lifetime income, so you never run out of money—even if you live to 100 or beyond.
2. **Inflation and rising costs** – Having guaranteed income gives you more flexibility with the rest of your portfolio, which can help keep up with increasing expenses over time.
3. **Market downturns** – An annuity can provide stability, so you don’t have to dip into your investments when the market is down.

By helping reduce these risks, annuities can give you more peace of mind and make your retirement income plan stronger.

Every retirement journey is different, and annuities aren’t a one-size-fits-all solution. But they can be an important part of a broader financial plan. Whether you’re looking for a steady stream of income, a safe place to grow your money, or added protection for your loved ones, there’s likely an annuity option that can help.

This Annuity Awareness Month, let’s take a moment to review your retirement goals. If you’re curious about how an annuity might fit into your plan—or if you want to better understand your options—we’re here to help guide you.

Current Annuity Rates June 2025

5.38%

3 Year Fixed Annuity

5.75%

5 Year Fixed Annuity

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

Why Social Security and Medicare Matter Now More Than Ever

Celebrating 90 and 60 Years of Lifelong Promises

For millions of Americans, Social Security and Medicare aren't just government programs—they're lifelines. They help cover everyday essentials like groceries, housing, and health care. In fact, Social Security is the primary source of income for most retirees, and Medicare is the main (and often only) source of health coverage for more than 68 million people.

These programs were never meant to be handouts—they're earned benefits that workers contribute to throughout their careers. They represent a promise: that after a lifetime of hard work and paying into the system, you can retire with dignity and peace of mind.

Protecting What's Been Earned

As we celebrate Social Security's 90th anniversary and Medicare's 60th, we're reminded that these programs must be protected—not just for today's retirees, but for future generations. Without action from Congress, Social Security benefits could face a nearly 17% cut in the next 10 years, costing the average retiree around \$4,000 a year. And although Medicare is financially secure until at least 2035, long-term planning is needed to keep it strong beyond that.

Many people are surprised to hear that applying for disability benefits or getting help through Social Security can involve long wait times, largely due to underfunding. And with everyday costs rising—prescription medications, rent, and even groceries—older Americans can't afford to lose ground.



What's at Stake

Today, with traditional pensions on the decline and Americans living longer than ever, Social Security and Medicare are more important than they've ever been. They help close the gap between lifespan and health span—ensuring people not only live longer, but *live better*.

That's why organizations like AARP continue to fight for:

- Protecting and strengthening Social Security and Medicare
- Lowering prescription drug prices
- Improving customer service and reducing delays
- Expanding tools for long-term financial security in retirement

Why Social Security and Medicare cont'd...

Your Voice Matters

You've paid into Social Security with every paycheck. Now is the time to make sure the promises made are promises kept.

Want to get involved or stay informed?

- **Contact your representatives** to support efforts that protect Social Security and Medicare
- **Explore AARP's resources** to learn more about your benefits
- **Stay tuned to updates** that affect your retirement income and health care



These programs have supported generations of Americans—and together, we can make sure they continue to do so for generations to come.

Pork and Balsamic Strawberry Salad

This summer salad recipe is quick, simple, and delicious—perfect for enjoying the vibrant flavors of the season. With tender pork, fresh strawberries, and crumbled goat cheese, it combines savory and sweet elements in a delightful way. Ideal for a light lunch or dinner, this salad is sure to become a summer favorite!



Ingredients

- 1 pork tenderloin (1 pound)
- 1/2 cup Italian salad dressing
- 1-1/2 cups halved fresh strawberries
- 2 tablespoons balsamic vinegar
- 2 teaspoons sugar
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 2 tablespoons olive oil
- 1/4 cup chicken broth
- 1 package (5 ounces) spring mix salad greens
- 1/2 cup crumbled goat cheese

Directions

1. Place pork in a shallow dish. Add salad dressing; turn to coat. Refrigerate, covered, at least 8 hours. Combine strawberries, vinegar and sugar; cover and refrigerate.
2. Preheat oven to 425°. Drain and wipe off pork, discarding marinade. Sprinkle with salt and pepper. In a large cast-iron or other ovenproof skillet, heat oil over medium-high heat. Add pork; brown on all sides.
3. Bake until a thermometer reads 145°, 15-20 minutes. Remove from skillet; let stand 5 minutes. Meanwhile, add broth to skillet; cook over medium heat, stirring to loosen browned bits from pan. Bring to a boil. Reduce heat; add strawberry mixture. Heat through.
4. Place greens on a serving platter; sprinkle with cheese. Slice pork; arrange over greens. Top with strawberry mixture.

14 Smart Retirement Planning Strategies to Help Your Money Last

One of the most common concerns we hear from clients is, “How can I make sure I won’t run out of money in retirement?” It’s a valid question – especially in today’s world of longer life expectancy, rising healthcare costs, and uncertain market conditions. While no plan can guarantee the future, taking a thoughtful, proactive approach can help you retire with confidence and peace of mind.

Whether you're preparing to retire in a few years or already enjoying your retirement, here are 14 practical strategies to help you stretch your savings, increase your income, and protect your financial future.



1. Be Mindful of Lifestyle Creep

It’s easy for expenses to increase as your lifestyle evolves – whether it’s dining out more often, upgrading your car, or traveling in style. These are all wonderful things to enjoy, but it’s important to stay aware of your spending habits. Retirement is about balance – savoring life while still keeping your future secure.

2. Plan for Inflation

Prices go up over time. What feels like a generous monthly income today may feel tight in 20 or 30 years. Build inflation into your retirement income plan, especially for necessities like housing, healthcare, and food.

3. Invest in Your Health Today

Staying healthy now can reduce healthcare costs later. More importantly, it allows you to enjoy retirement more fully. Small daily choices – nutritious meals, regular exercise, staying socially engaged – can lead to a longer, healthier life.

4. Maximize Your Social Security Benefits

The longer you wait to take Social Security (up to age 70), the higher your benefit. Think of it as “longevity insurance” – guaranteed income that adjusts for inflation and lasts as long as you live.

5. Create a Retirement Spending Plan

Instead of a strict budget, think of it as a roadmap that reflects your goals. Want to travel every year? Help the grandkids with college? Renovate your kitchen? Knowing what matters most to you will help align your spending with your priorities.

6. Incorporate Tax Planning

Taxes don’t stop in retirement. Planning how and when to draw from different types of accounts – like traditional IRAs, Roth IRAs, and brokerage accounts – can help reduce taxes and keep more of your income working for you.

14 Smart Retirement Planning Strategies cont'd...

7. Diversify Your Tax Buckets

Having a mix of taxable, tax-deferred, and tax-free accounts gives you flexibility. This is especially useful in managing your tax bracket and income later in retirement.

8. Work a Little Longer if Possible

Even delaying retirement by one or two years can have a big impact. You'll have more time to save, fewer years to fund with your retirement assets, and possibly increase your Social Security benefit.

9. Keep Investing

A common mistake is getting too conservative too soon. While it's important to reduce risk as you age, your retirement may last 30+ years – long enough that growth-oriented investments still matter. Staying invested appropriately helps keep your savings growing and outpaces inflation.

10. Plan for Long-Term Care

Healthcare expenses in later years can take a toll. Consider long-term care insurance or annuities with built-in long-term care benefits. Or simply discuss how you'll handle these potential costs with your advisor and loved ones.

11. Use Credit Card Points & Miles Strategically

If you love to travel, using points and miles wisely can stretch your retirement dollars. Many retirees are now using travel rewards to offset flights, hotels, and experiences – creating memorable adventures without derailing their budget.

12. Own Your Home Sooner

Owning a home early in life means you may be mortgage-free in retirement. That can free up thousands of dollars a year. A home can also act as a backup financial asset later in life if needed.

13. Downsize or “Right-size” When It Makes Sense

Fewer stairs, less maintenance, and lower property taxes – downsizing can simplify your lifestyle and your budget. Some clients also choose shared living situations or senior communities for financial and social benefits.



14. Consider Guaranteed Income Sources

Beyond Social Security, you may want to add another layer of steady income using an annuity. This can give you more financial security – knowing a portion of your expenses will always be covered no matter what the markets do.

A Retirement Plan That Lasts

Retirement should be a time to enjoy the life you worked so hard to build. With thoughtful planning and a strategy tailored to your goals, you can reduce the fear of outliving your money and increase your peace of mind.

Let's work together to make sure your retirement plan is built to last.

Are You Planning to Travel This Summer?

Summer is here, and for many, that means travel plans are in full swing. But before you pack your bags and head to the airport, it's important to be aware of a major change in travel identification requirements. As of May 7, 2025, the U.S. Department of Homeland Security (DHS) will enforce the Real ID law, meaning that a standard driver's license will no longer be sufficient to board domestic flights. If you're planning to fly within the U.S., you'll need a Real ID or an approved alternative ID, such as a passport or passport card.

What exactly is a Real ID? It's a security-enhanced driver's license or state ID card marked with a star in the top right corner. This star indicates that the ID meets federal security standards, including a scannable "machine-readable zone" similar to a passport. While many frequent travelers are already aware of the new requirement, those who don't fly often may be caught off guard.

How to Get a Real ID

To obtain a Real ID, you'll need to visit your state's Department of Motor Vehicles (DMV) with the following documents:

- Proof of identity (e.g., birth certificate or passport)
- Proof of Social Security number (e.g., Social Security card or tax form)
- Two proofs of residency (e.g., utility bill, bank statement)
- Marriage certificate (if your name has changed)

Keep in mind that Real ID is still a valid driver's license, but the standard, non-compliant licenses will still be issued in some states and are still valid for driving purposes.

Other Acceptable IDs for Travel

If you don't plan to get a Real ID, you can still use the following documents to board domestic flights:

- Passport or passport card
- U.S. military ID
- Enhanced Driver's License (EDL), available in Michigan, Minnesota, New York, Vermont, and Washington
- Trusted Traveler Program IDs like Global Entry

For international travel, a passport is still required. Additionally, if you're planning a closed-loop cruise (one that begins and ends in the same U.S. port), a Real ID alone won't work. You'll need proof of citizenship, such as a passport or birth certificate.

Watch Out for Scams

Scammers are taking advantage of the Real ID rollout, sending out phishing emails and texts pretending to be from state DMVs or the DHS. They may claim to help you get your Real ID but instead are attempting to steal personal information. Remember, DMVs will never request personal information via email or text.

Whether you're traveling across the country or just visiting family, make sure you're prepared with the right identification. Stay informed, stay safe, and enjoy your summer travels!



Most states mark Real ID cards with a gold or black star in the top right corner of the driver's license.

UPCOMING MO MEDICARE 101 WORKSHOPS

<p><u>St. Louis County Library - Grant's View Branch</u> 9700 Musick Ave. St. Louis, MO, 63123</p>	<p>Monday June 16th 6:00pm</p>
<p><u>St. Louis County Library- Bridgeton Trails Branch</u> 3455 McKelvey Rd. Bridgeton, MO, 63044</p>	<p>Wednesday June 18th 6:00pm</p>
<p><u>St. Louis County Library - Thornhill Branch</u> 12863 Willowyck Dr. St. Louis, Missouri 63146</p>	<p>Tuesday June 24th 6:00pm</p>
<p><u>St. Louis County Library - Mid-County Branch</u> 7821 Maryland Ave. Clayton, Missouri 63105</p>	<p>Wednesday June 25th 6:00pm</p>
<p><u>St. Louis County Library - Daniel Boone Branch</u> 300 Clarkson Rd. Ballwin, Missouri 63011</p>	<p>Thursday June 26th 3:30pm</p>



Space is Limited! Register Today:
usamedicare101.org/adl

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

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