



The Ultimate Retirement Roadmap

The Exit Plan: *Retire with Strategy, not stress*

KM INSURANCE
PLANNING

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Milestones that Shape Your Retirement

Age 50 – Catch-Up Time

Start putting more into retirement accounts like your 401(k) or IRA. The IRS gives you a boost with higher contribution limits once you hit this milestone.

Age 55 – Exit Early, Skip the Penalty

Retiring from your job? You might be able to take money from your 401(k) without that nasty 10% penalty. (Still taxed, though—because Uncle Sam never forgets.)

Age 59½ – IRA Freedom

You're now allowed to pull from your IRA penalty-free. Just remember: Traditional IRA withdrawals = taxable income. Roth IRAs? Tax-free if you've held it at least five years.

Age 62 – Social Security Starter Pack

You can begin collecting Social Security now—but it'll be reduced. Think of this as the appetizer, not the full entrée.

Age 65 – Welcome to Medicare

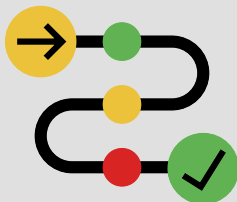
Your golden ticket to Medicare opens up. Sign up in the 3 months before, the month of, or the 3 months after your birthday to avoid late penalties.

Age 70 – Max Out Social Security

Holding off on claiming Social Security until now gives you the biggest benefit. After this age, delaying longer doesn't earn you more.

Age 73 – Time for RMDs

Required Minimum Distributions (RMDs) kick in for most retirement accounts. You've got to start withdrawing, even if you don't need the money—yes, really.



Retirement Planning Shouldn't Be Complicated... But It Often Is...

Between taxes, inflation, longer lifespans, and healthcare costs—it's a lot. That's why we offer a streamlined, *personalized* approach to help you:

- **Stretch your savings to last a lifetime**
- **Reduce taxes on your retirement income**
- **Pass wealth to loved ones more efficiently**

Solutions That Keep It Simple & Safe

Fixed Indexed Annuities

A predictable income stream with minimal risk. Some even offer guaranteed lifetime income.

Life Insurance

More than just a death benefit—modern policies can help you access cash during life, or cover costly medical events with living benefits.

Retirement Questions We Help You Answer

- **When can I realistically retire?**
- **What's my income gap—and how do I fill it?**
- **When should I take my Social Security?**
- **I am subject to Medicare IRMAA, how can I reduce that monthly amount?**
- **Should I consider an annuity or life insurance?**
- **How do I protect against outliving my money?**
- **What's the best way to leave a legacy?**

Ready to map out your retirement strategy?

Send us an email Info@KMbenefits.com

Medicare & You: What to Know

Medicare can be a maze. There are Parts A, B, C, and D... and don't even get us started on Medigap...

We help simplify:

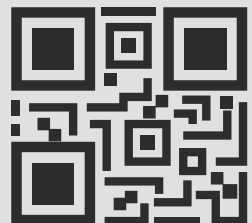
- Enrollment timelines
 - Coverage gaps
 - Choosing between Medicare Advantage & Medigap
 - Coordinating Medicare with other retirement income
 - Medigap Open Enrollment
 - We connect you to a local Medicare broker who can shop your options with you at no cost.
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Long-Term Care: Don't Let It Sneak Up On You. 70% of people over 65 will need long-term care. It's costly, and Medicare doesn't cover most of it.

Our Solutions:

- Long-Term Care Insurance options
- Do you need Long-Term Care Coverage? (not everyone does)
- Hybrid products that offer flexibility
- Strategies to avoid being a burden on loved ones

**Need Help? Scan Now to
Book a No-FEE
Retirement Strategy
Session Today!**



Social Security Planning: Timing Matters

Your benefit isn't just a monthly check it's a *major retirement asset.*

We guide you through:

- **When and how to file**
- **Maximization income strategies**
- **Spousal & survivor benefits**
- **Tax coordination with other income sources**



At KM Insurance Planning, **we never charge fees** for our services—ever. We believe that strategic retirement planning should be *accessible, transparent, and pressure-free for everyone.*

That means **no hidden costs, no product-pushing, and no one-size-fits-all solutions.** Instead, we take the time to sit down with you, get to know your goals, and build a customized strategy that fits your unique financial picture. Whether you're just starting out or nearing retirement, we're here to guide—not sell.

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