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that lives in your
own backyard*



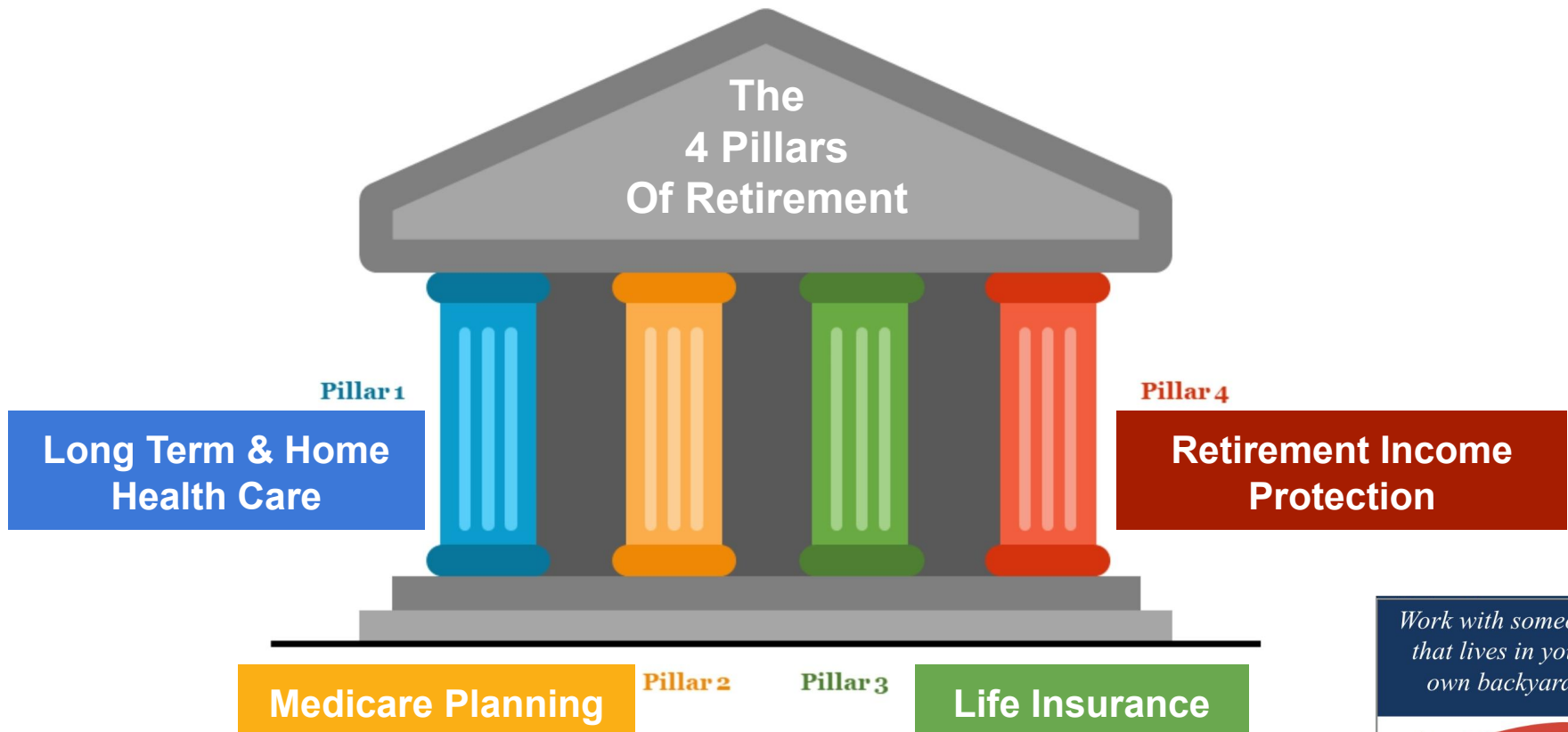
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(910) 485-0600

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Senior Resource Services is located in **downtown Fayetteville**. We represent about **200 different companies**, and we work in what we call the four pillars of retirement. We are going to go over these pillars, and help you **enroll** into the plans that fit your specific needs. My goal is to do my job so well for you today that you'll have to tell your family and friends about me

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Contacts

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Let's start by
verifying
some of your
basic info.



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Did you get to retire with *full* benefits?

Did your employer give you a 401K?



Does your employer give you a pension?

Does your employer pay for your insurance?



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THE BIGGEST GAP IN MEDICARE

When you hear the words “Long Term Care”, what image comes to mind?

LONG TERM CARE



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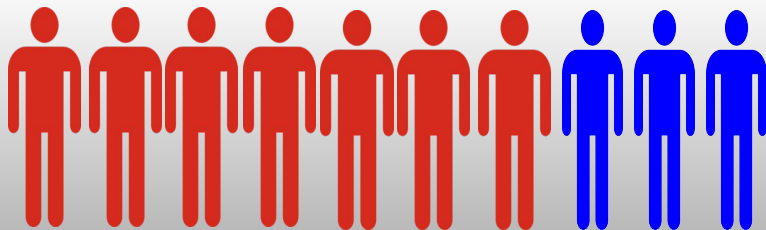


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After age 65, there is a **70%** you will need
Home Health or
Long Term Care at some point in your life.



Medicare **does not** pay for
long-term care. It pays for
skilled nursing care, **after**
a qualifying hospital stay.

Skilled Care
(Medically Necessary)

Intermediate Care

Custodial Care
Less frequent skilled care.
Helps with ADLs or memory

1st 60 Days

Days 61-100

Day 101 &

Covered

**Not
Covered**

Covered

Not Covered

Not Covered

Most long-term care is **custodial**. Health insurance and Medicare **DO NOT PAY** for
custodial care. This is why LTC insurance is so important!

Do you know anyone that has needed LTC or HHC?

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What happens if I get a Home Healthcare or Long Term Care Policy, but never use it?

You can add
return of
premium
rider



You use it
or it's
FREE

We also spend money every month on insurance, and hope that we never have to use it



The average person files a car insurance claim only
once every 17.9 years



Only 6% of
people file a
homeowners
claim annually

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If long-term care becomes reality, then what's our first step?

✓ Client Notes

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- 1. Do you currently have a Long Term or Home Health Care policy?**
- 2. Do you have a Long Term or Home Health Care rider on your life insurance?**
- 3. Do you have a Long Term or Home Health Care rider on your 401k, IRA, Mutual Funds, or other Investments?**

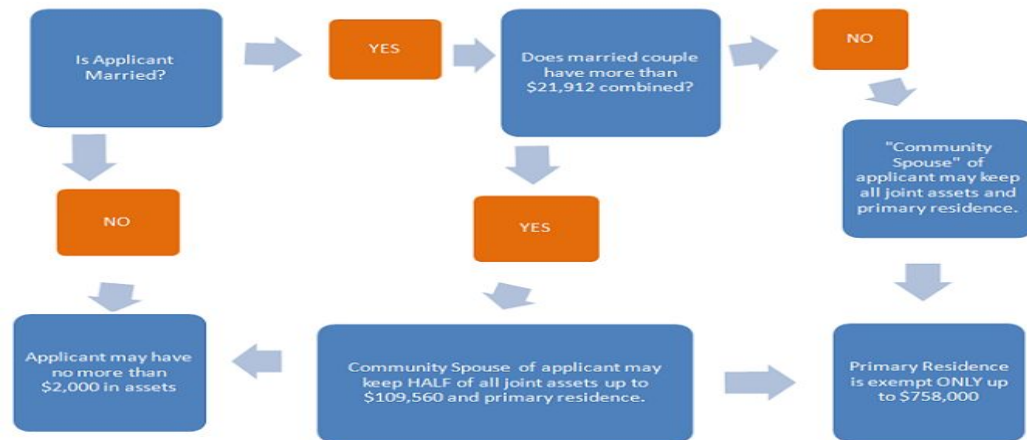
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Countable Asset Threshold Chart



I'll let the government take care of me!

- Avoid Spend Down Process- reducing your net worth until you go onto Medicaid
- Medicaid does not pick up the cost until your assets are at \$2,000 or less
- Facility gets all of your social security check except for \$37 a month

My spouse &/or kids will take care of me!
Let's talk about how that affects people



- Do you want your loved ones changing your diaper?
- Can they miss work and lose money to take care of you?
- Will the stress of caring for you create division in your family?
- Your loved ones shouldn't be in the caregiving business. They should be there for love and support.

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Which option fits your goals:

Home Health Care Only Or Home Health Care with Nursing Facility Care



- Home Health Care **Only**
- Plans for \$50K, \$100K, & \$150K of coverage
- \$300, \$600, or \$900/yr drug reimbursement
- \$3,500 lump sum payment for family member assistance
- Plans start from \$30-\$85/month

Scan to watch the UNL
Home Health Care video

<https://vimeo.com/578012136>



wellabe®

Medico®
A Wellabe Company

- Covers Home Health Care & Nursing Facility
- Coverage benefit starting \$10/day for HHC & \$100/day for Nursing Facility
- Premium starts at \$100/Month



Short-term Care Insurance

Prepare today to make a better tomorrow

Scan to watch the Wellabe
Short Term Care video

https://www.youtube.com/watch?v=_mid1fi2OVc&t=58s



MEDICARE

IRMAA



I.R.M.A.A. stands for Income Related Monthly Adjusted Amount. It refers to your Part B & Part D premiums.

While most people have a Part B premium of \$185 (2025), your Part B premium is on a sliding scale. Let's review a few IRMAA related questions.

✓ Client Notes

Let's review a few IRMAA related income questions.

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4. Monthly Social Security Benefit?

5. Pension Income?

6. Disability Income?

7. Earned Income?

8. Rental Income?

9. Required Minimum Distributions (RMDs) or distributions from 401k, IRAs, Mutual Funds, etc?

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John Doe

Location: NC | Age: 66



Overview



Health Profile



Policies



Connect

Start a Quote

Let's go over some basic health info.

What is your height & weight?



Are you a tobacco user?



Who are your doctors
(primary care physician & specialists)?



Let's add your pharmacy
& prescriptions





John Doe

Location: NC | Age: 66



Overview



Health Profile



Policies



Connect

Start a Quote

Do you have COPD, Emphysema, or any lung issues?

Do you have any brain or nervous disorders, such as alzheimer's, dementia, etc?

Do you have any heart or circulatory issues such as congestive heart failure, stents, pacemaker, AFIB, etc?

Do you have liver issues, lupus, etc?

Do you have stomach or digestive issues?

Do you have diabetes? Do you take insulin, & if so, how many units per day?

Do you have kidney disease or any other kidney issues?

In the last 5 years, have you had any in patient hospital stays or surgeries?

Do you have any history of internal cancer or tumors, or metastatic cancer?

Do you have osteoporosis that causes fractures, amputations due to disease, or any skeletal, muscular, or connective tissue disorders?

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Do you already have your Medicare card?



If you are new to Medicare, and have already applied, or receiving Social Security, or are you currently on Medicare, then let's call Medicare at

1-800-633-4227

If you are new to Medicare, and you have not applied nor started taking your Social Security, then let's apply for your Medicare

<https://www.ssa.gov/medicare/sign-up>



Great! Let's move on to the next step!

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The Parts of Medicare

Part A

Hospital
Coverage



Part A covers
hospital stays and
inpatient care

Part B

Medical
Coverage



Part B helps pay for
doctor visits and
outpatient care

Part C

Medicare
Advantage



Medicare Advantage
(Part C) includes Parts A
& Part B. Some plans
include Part D &
additional benefits

Part D

Prescription
Coverage



Part D covers
prescription drugs
(You can't have a
Part C & Part D)

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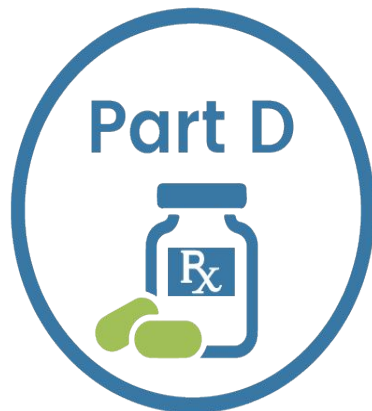
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Which path is for you?

Medicare II CENTER



+



or



Pairs well with:

- Short Term & Home Health Care
- Dental Plan
- Cancer Plan

Pairs well with:

- Hospital Indemnity
- Short Term & Home Health Care
- Cancer Plan

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Medicare Advantage Clients



UNL Dental Shield 2.0



Wellabe Dental



UNL Hospital Indemnity



Wellabe Hospital Indemnity



All Clients



UNL Cancer Shield 2.0



Wellabe
First Diagnosis
Cancer plan is a
lump sum benefit
received when
diagnosed with an
internal cancer

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FREE LEGACY SAFEGUARD MEMBERSHIP

LEGACY
SAFEGUARD

MEMBERSHIP CARD
866-903-1827

Member **Jane Member**
Member ID **600-123-456-789**
Provided By **Joe Agent**
972-123-1827



As a member of Legacy Safeguard,® you and your family may call for legacy planning, estate planning support, end-of-life planning, guidance and assistance, and support for survivors at 1-866-903-1827 or visit www.legacysafeguard.com.

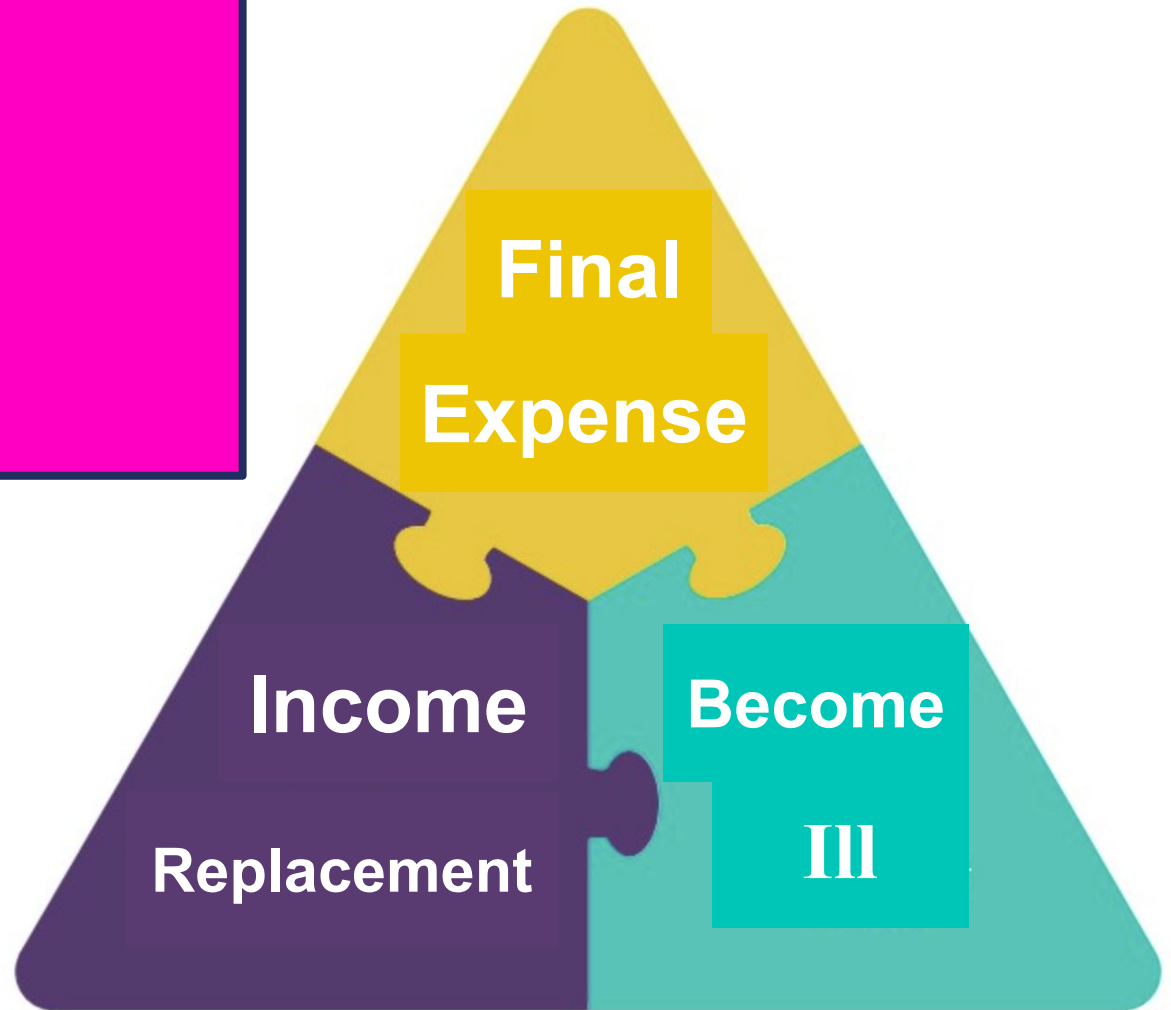


End-of-Life Planning, Guidance and Assistance

- Get a Legacy Safeguard Advisor to help you:
 - Create a dignified memorial service
 - Avoid overpaying
 - Help with the insurance claim
- Let's make sure it's properly funded

**Let's set up
your FREE membership**

**Life
Insurance**



Legacy Safeguard Life Insurance Review

✓ Client Notes

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10. Who is your current life insurance company?

11. What is your life insurance goal?

(Final Expense only, Final Expense + Estate Planning, or Leave Money Behind for Legacy or Partial Income Replacement)

12. Do you have anything else that works like life insurance, such as anything that is transferable upon your passing? (401k, IRA, Brokerage Account, Mutual Funds, etc.)

13. Let's do a review of your current policies

https://docs.google.com/spreadsheets/d/1-yGyl7EI8lQ5ggDr-hWmW1qCcARoU4jh60VkG_-LinU/edit?usp=sharing

Edit 

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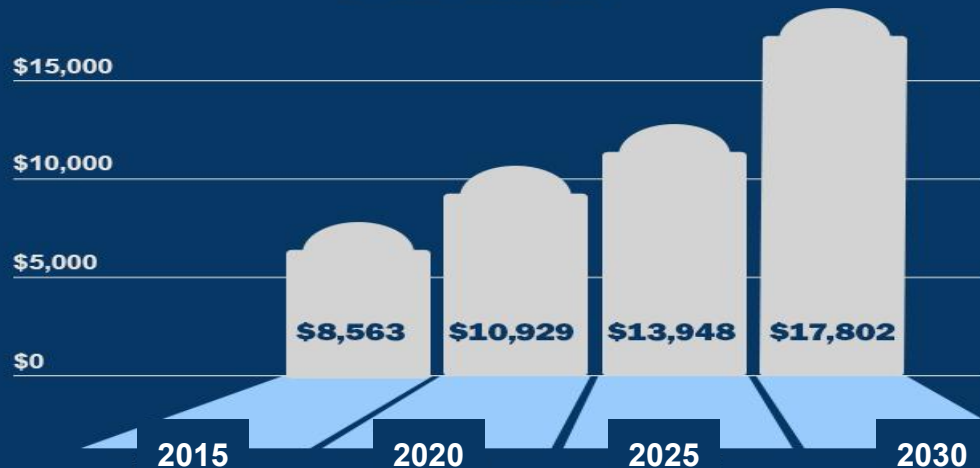


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APPROXIMATE COST OF AN AVERAGE FUNERAL

15 YEAR PROJECTION



Final Expenses

The average funeral costs, estate settlement costs, and other final expenses have gone up over 37% the last few years, and they are projected to keep rising.

Your final expenses aren't just your funeral costs.

Final Expenses also include:

- Estate settlement costs
 - Medical Bills
 - Legal Expenses
 - Other debts



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Life Expectancy at Age 65

Longevity Risk



Male (age 65)

81

50% chance of
living past 84

25% chance of
living past 91

Female (age 65)

84

50% chance of
living past 87

25% chance of
living past 93

Sources: American Academy of Actuaries and Society of Actuaries May 10, 2021

Income Changes When a Spouse Passes Away

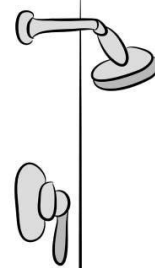


- The lowest social security payment stops
- Pensions may be stopped or reduced
 - Investment payments may stop
- Do you want to part with a little extra money now, or do without a lot of money abruptly?

There are some needs we have that are not covered by health, home health, nor long term care insurance. The living benefits in a life insurance policy can help with these needs.



The national average walk-in shower installation cost is \$7,500. However, the typical range of walk-in shower prices is about \$3,170 to \$11,495. That's a wide range, so let's look at what will determine your own project cost. Apr 4, 2024



Healthcare Costs



Most wheelchair ramps cost between \$50 and \$250 per linear foot. This cost particularly adds up when building a ramp that's compliant with the Americans with Disabilities Act (ADA), which mandates that ramps cannot rise more than one inch in height for every foot of length. Oct 9, 2023

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Funding your LEGACY SAFEGUARD

What is your goal for your life insurance?

Final Expenses, Estate Planning, & Leave Money Behind for Legacy/Partial Income Replacement



\$30,000 or more

Final Expenses & Estate Planning



\$20k-\$30K

Final Expenses Only



Up to \$20,000

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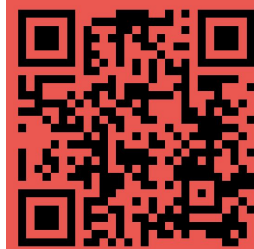
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Retirement Protection Video



[Click Here](#)



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Retirement Review

✓ Client Notes



14. Do you currently have a retirement account?

(401k, IRA, Brokerage Account, Mutual Funds, etc.)

15. What is your main goal for your retirement account?

Growth/Leave a Legacy or **Guaranteed Lifetime Income**

16. When do you plan to take an income or distribution from your retirement account?

Never **Immediately** **1 Year** **2+ years**

17. To be suitable for most of these accounts, an individual would need at least **\$50,000** of investable assets. Are you suitable for these options?

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Chad McDonald

(910) 922-2280

chad.mcdonald1018@yahoo.com

RETIREMENT SPECIALIST

- 12+ years plus experience
- Helped over 1,500 clients in his career
- Has helped hundreds of clients by
 - protecting their retirement savings from **market loss**
 - growing their retirement savings **risk free**
 - creating a **guaranteed lifetime income**

Jumpstart your retirement now, by setting an appointment with your retirement specialist, **Chad McDonald**

Legacy Safeguard

Member Sponsorship Form

LEGACY[®]
SAFEGUARD

Powered by **II** INTEGRITY

LEGACY[®]
SAFEGUARD

Powered by **II** INTEGRITY

GIFT CERTIFICATE

This certificate entitles: _____

To a Classic Membership in Legacy Safeguard to help you leave a lasting legacy.

Membership Benefits include:

- Legacy Planning Services
- Estate Planning Support
- End of Life Planning, Guidance & Assistance
- Support for Survivors

Provided By: _____

Expiration Date: _____

© 2024 Not redeemable for cash. Membership in Legacy Safeguard requires a completed Legacy Safeguard Enrollment Form that outlines terms and conditions.

At Legacy Safeguard we believe that part of leaving a lasting legacy is helping others leave one too! With this in mind, we would like to offer your friends and family a membership in Legacy Safeguard to help them have the same opportunity you have in leaving a lasting legacy. Please complete the form below and we will offer your loved ones a membership in Legacy Safeguard.



☒ Yes, I would like to sponsor my friends and family to become a member in Legacy Safeguard.