

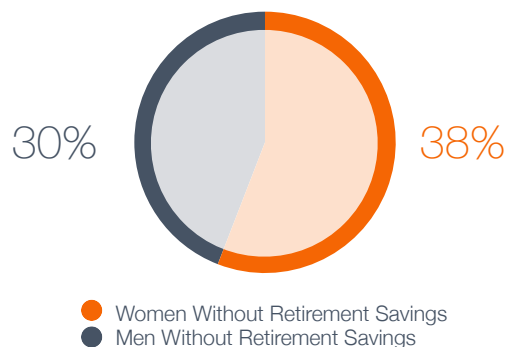


THE WALL STREET JOURNAL. A Generation of Americans Is Entering Old Age the Least Prepared in Decades

Low incomes, paltry savings, high debt burdens, failed insurance—the U.S. is spending decades of progress in securing life's final chapter

By *Heather Gillers, Anne Tergesen and Leslie Scism*
June 22, 2018 10:00 a.m. ET

“Americans are reaching retirement age in worse financial shape than the prior generation, for the first time since Harry Truman was president.”



ERA BUSINESS SOLUTIONS is a team of certified, licensed insurance and financial strategists qualified to find unique tax-free retirement solutions for you.



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TAKING ACTION FOR YOUR RETIREMENT



More than 50% of Americans do not have enough savings for retirement. Increases in Medicare costs will cut into your savings even more. The time to take action for your retirement is right now.

ERA Business Solutions can help!

WHAT YOU DON'T KNOW ABOUT RETIREMENT COULD HURT YOU.

MEDICARE (IRMAA - 2018) PROVISIONS COULD HAMPER YOUR RETIREMENT PLANS

<https://www.medicare.gov/your-medicare-costs/part-b-costs>

- 30% of people aged 35 to 54 have **NO** retirement savings.
- Women are **LESS** prepared for retirement than men.
- Medicare (IRMAA)* income thresholds were lowered on January, 2018 and will reduce your Social Security income substantially.
- Retirement income affects the quality of life, health, and comfort of you and your family.
- The longer you wait to plan your retirement, the harder it will be to save enough for it.

*IRMAA stands for "Income Related to the Monthly Adjusted Amount," which simply means *"the more you earn, the more you have to pay for Medicare."*

ERA BUSINESS SOLUTIONS uses licensed diagnostic tools to determine if you will ever have to pay IRMAA Medicare surcharges.

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TAKE ACTION
NOW TO SAVE
FOR YOUR
FUTURE



Medicare uses **IRMAA** to calculate your income two years prior to retirement, and project your income for every year thereafter, including wages, 401ks, traditional or SEP IRAs, annuities, rental income, pensions, and yes, even your Social Security benefits, to name a few.

This total then determines your IRMAA threshold level.

If you go over a determined level, you will have to pay anywhere from 35% to 80% more for Medicare!

Most Americans do not have enough savings to cover retirement costs, so it is important to understand these numbers and take action as soon as possible to protect your hard-earned retirement savings!

ERA BUSINESS SOLUTIONS is uniquely qualified to help you plan for a better future!

ERA BUSINESS SOLUTIONS offers unique solutions to help you enjoy lifetime, tax-free retirement income while avoiding you outside IRMAA surcharges.

02.



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