

*Your*  
**FUTURE PROOF  
RETIREMENT PLAN**



JR

# REDESIGNING YOUR RETIREMENT PLANNING



**JONATHAN R. GOLDMAN**

Independent Insurance Agent,  
Retirement Planner

"Since 2007, I've been dedicated to helping seniors navigate the complex 'Maze of Medicare.' However, over time, it became clear that my clients needed more comprehensive support in managing the entirety of their life during retirement. Helping them understand how to plan accordingly for their future is now an exciting addition to my work. I am committed to offering a cutting-edge, practical approach to planning for retirees, ensuring that every aspect of their life is set up for their best interest."

## THE HIDDEN COST OF TRADITIONAL PLANNING

It only takes a single health issue or other unforeseen issue to potentially derail even the most meticulously crafted retirement plans. This is why relying on traditional planning methods can be risky for many retirees. These methods often create an illusion of security, making it seem as though they've done everything necessary for a happy and secure future, when in reality, there may be critical vulnerabilities in their plan.





# THE REALITY OF RETIREMENT



**Almost half of Americans have nothing saved for their retirement.**

(U.S. Government Accountability Office, 2022)

**Only 32% of Americans have a will or living trust.**

(Caring.com, 2023)



**60% of adults do not have a power of attorney in place.**

(American Bar Association, 2022)



**1 in 5**

**Nearly 1 in 5 U.S. adults are providing unpaid care to an adult with health or functional needs.**

(National Alliance for Caregiving and AARP, 2023)

**About 40% of caregivers report high levels of emotional stress.**

(AARP, 2023)



**1 in 4**

**Falls are the leading cause of injury among older adults; 1 in 4 fall each year.**

(CDC 2023)

**70%**

**70% of Americans aged 65 and older will require long-term care at some point in their lives.**

(LongTermCare.gov 2022)



**A couple at age 65 may need about \$315,000 to cover healthcare costs through retirement.**

(Fidelity's 2023 Report)

**90%**

**of Americans aged 65 & older want to stay in their homes as they age**



(AARP 2021 Survey)

# THE 3 BIGGEST FEARS FACING SENIORS



## **1** OUTLIVING YOUR MONEY

## **2** BECOMING A BURDEN TO YOUR FAMILY

## **3** NEEDING INSTITUTIONAL CARE

### BREAKING DOWN THE TOP WORRIES

As life expectancy increases, the risk of running out of money looms large, creating anxiety about how to maintain a comfortable lifestyle in later years.

At the same time, the thought of relying on their children for caregiving can weigh heavily, as most seniors wish to preserve their independence and avoid placing stress on their loved ones.

Lastly, the high potential for long-term care adds another concern, as seniors try to ensure they receive the care they need without depleting their resources, compromising their dignity, or winding up in a nursing home.



# A FUTURE PROOF RETIREMENT PLAN



## 5 PILLARS FOR A STRONGER RETIREMENT

To support your future goals and aspirations, our comprehensive *Future Proof Retirement Plan* integrates five often isolated and overlooked aspects of professional and personal planning.

By addressing each of these key areas, the plan ensures that these critical components are not only managed but also maintained throughout the entirety of your retirement journey.

This holistic approach provides peace of mind, knowing that every facet of your retirement is well taken care of.



**“A goal without a plan is just a wish.”**

— Antoine de Saint-Exupéry



**HEALTH**



**HOUSING**



**LEGAL**



**FINANCIAL**



**FAMILY**

# THE BEST TIME TO START IS NOW



## IT'S NEVER TOO EARLY TO PROTECT YOUR FUTURE

Contact us today to schedule a  
free initial consultation for your

*Future Proof  
Retirement Plan*



Your future is too important to leave to chance. Take the first step toward a secure and fulfilling retirement by scheduling your free initial consultation with us. During this session, we'll explain how we can help strengthen the five key pillars of your retirement plan. Our goal is to work closely with you to create a comprehensive, personalized plan that ensures your peace of mind and prepares you for the future. Don't wait—start building a stronger foundation for your retirement today.





# JR

**JONATHAN R. GOLDMAN**

 215-622-8656

 [www.JRGoldman.com](http://www.JRGoldman.com)

 [JRGoldman20@gmail.com](mailto:JRGoldman20@gmail.com)