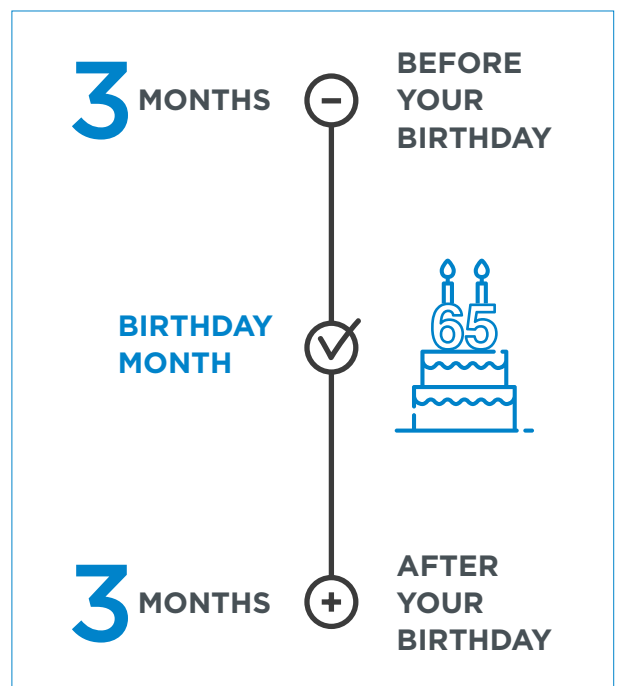


# ARE YOU TURNING 65?

It's time to start thinking about Medicare and your health coverage options.

Six months before your 65th birthday, it is crucial you understand Medicare and the differences between plans.

In some cases if you do not enroll into Medicare before turning 65, claims may not be paid and you may face financial penalties due to late enrollment.



LET'S DISCUSS  
YOUR NEXT STEPS