BAACKE INSURANCE & FINANCIAL SERVICES

7261 Delainey Court, Sarasota, FL 34240

(941) 907-4300

brianbaacke@baackeifs.com

Medicare:
We discuss healthcare coverage and options.

- Understanding Medicare
- Must know penalties and deadlines
- Medicare Parts A & B
- Medicare Advantage Plans (Part C)
- Medicare Prescription Drug Plans (Part D)
- Medicare Supplement Plans (Medigap)

Social Security:
We discuss strategies to maximize your benefits.

- Understanding Social Security strategies
- How income affects Social Security & Tax planning
- Getting the most out of your benefits
- Spousal, widow and other benefits
- Penalties and withholdings

Income Maximizer:
We discuss strategies to increase your financial stability in retirement with a fixed income.

- FRS & Other Pension Strategies
- Accumulation, preservation, and distribution
- How taxes, inflation and market fluctuations impact retirement income
- Strategies to not outlive your money

Successful Retirement Strategies:
Three 1 Hour Classes that encompass all aspects of retirement.

- Navigate retirement risks
- Investments 101
- Retirement roadmap
- How inflation and taxes impact retirement
- Understanding Social Security strategies

Taxes & IRS:
We discuss current tax brackets and how these affect you today and into the future.

- Tax planning
- How income affects your tax planning
- Common tax mistakes
- Important strategies for future savings

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Women and Wealth:
We discuss your financial success and how women are directly impacted.

- How to use your investments to your advantage
- Strategies to help you meet your goals
- The impact taxes, inflation and investments have on your income
- Tools to help you take control of your financial future

DROP: How to invest with no market risk
We empower you with your choices for DROP funds, and the risks associated with each option.

- Taxes and DROP funds
- Investment Options
- Risk Tolerance
- Retirement Planning

Retirement Planning:
We discuss eroding factors, taxes, legacy planning and your responsibilities.

- How not to outlive your money
- Running the retirement marathon
- How taxes and inflation impact retirement
- Exit strategies
- RMDs
- Long-term care considerations

Getting Financially Fit:
We discuss financial strategies for everyday financial planning.

- Managing cash flow
- Tax Planning 101
- Financial roadmap
- Overcome what decreases your income
- Optimizing investment plans and saving
- Estate intro

Life Insurance 101
We discuss the types of Life Insurance, and its benefits using examples.

- What happens to Life Insurance when you retire?
- Life insurance addressing risk
- Term vs. Whole life
- Life with Long-Term Care (LTC)
- College planning, retirement strategies and legacy

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College Planning 101:
We discuss the misconceptions about financial aid. How to raise money. The definitions of aid along with tips and tricks and the benefits of planning.

- Application Process
- Tuition Costs
- Helping funding options
- Taxes and planning

Long-Term Care:
We discuss Long-Term definitions and statistics. Financial consequences, costs and planning.

- LTC by the numbers
- Activities of daily living
- LTC insurance alternatives
- Medicaid planning
- LTC during retirement

Financial Freedom:
We discuss creating a budget and committing to it.

- Find your “money view”
- How to create a budget
- How to get out of debt
- Creating an abundance mentality
- Saving and investing
- Make a difference