

A collage of financial charts and tables. At the top left, a bar chart shows monthly data from August to December. Below it, a pie chart is divided into several segments of different colors. At the bottom, a table displays two columns of numerical values.

PROTECTING YOUR MONEY AND PEACE OF MIND IN RETIREMENT

- A SIMPLE GUIDE TO SAFETY, CONFIDENCE, AND INDEPENDENCE
- PRESENTED BY KARA LEBANIK, FINANCIAL ADVISOR
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WHAT WE WILL COVER

Retirement risks that cause stress

Scams and fraud prevention

Protecting accounts and information

Investment and income safety basics

Planning for the unexpected

Peace of mind checklist

TODAY'S RETIREMENT LANDSCAPE

Rising prices and
inflation

Healthcare costs
increasing

Scams and fraud
targeting retirees

Longevity and
outliving assets

COMMON SCAMS TO WATCH

Tech support or government impersonators

Romance and lottery scams

Grandparent emergencies

Fake investment pitches

RED FLAGS

- URGENCY OR SECRECY
- REQUESTS FOR GIFT CARDS OR CRYPTO
- STRANGE LINKS OR ATTACHMENTS
- TOO GOOD TO BE TRUE OFFERS

HABITS THAT REDUCE RISK



Freeze your credit
at all bureaus



Use two-factor
authentication



Use strong
passwords or a
manager



Shred documents
and review
statements

IF SOMETHING GOES WRONG

Call	Call your bank and advisor immediately
Change	Change passwords and freeze credit
Report	Report fraud to FTC or local police
Lean on	Lean on family and trusted contacts

PROTECTING YOUR ACCOUNTS

- FDIC AND SIPC
- KEEP ACCOUNT LIST UPDATED AND SECURE
- REVIEW BENEFICIARIES AND AUTOMATE CHECKS

INVESTMENT AND INCOME PROTECTION



DIVERSIFY BETWEEN
SHORT, MID, AND
LONG-TERM BUCKETS



BALANCE GROWTH
AND SAFETY



PLAN WITHDRAWALS
WITH TAXES IN MIND



AVOID HIGH-
PRESSURE SALES
PITCHES

PLANNING FOR THE UNEXPECTED

1

Update wills
and powers of
attorney

2

Name a
healthcare
proxy

3

Consider long-
term care
options

4

Stay
connected
with family and
professionals

PEACE OF MIND CHECKLIST



Documents
updated and
easy to find



Accounts
organized and
secure



Income plan
written down



Backup helpers
named



Annual review
scheduled

THANK YOU

- YOU CAN PROTECT YOUR MONEY AND PEACE OF MIND
- QUESTIONS ARE ALWAYS WELCOME
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