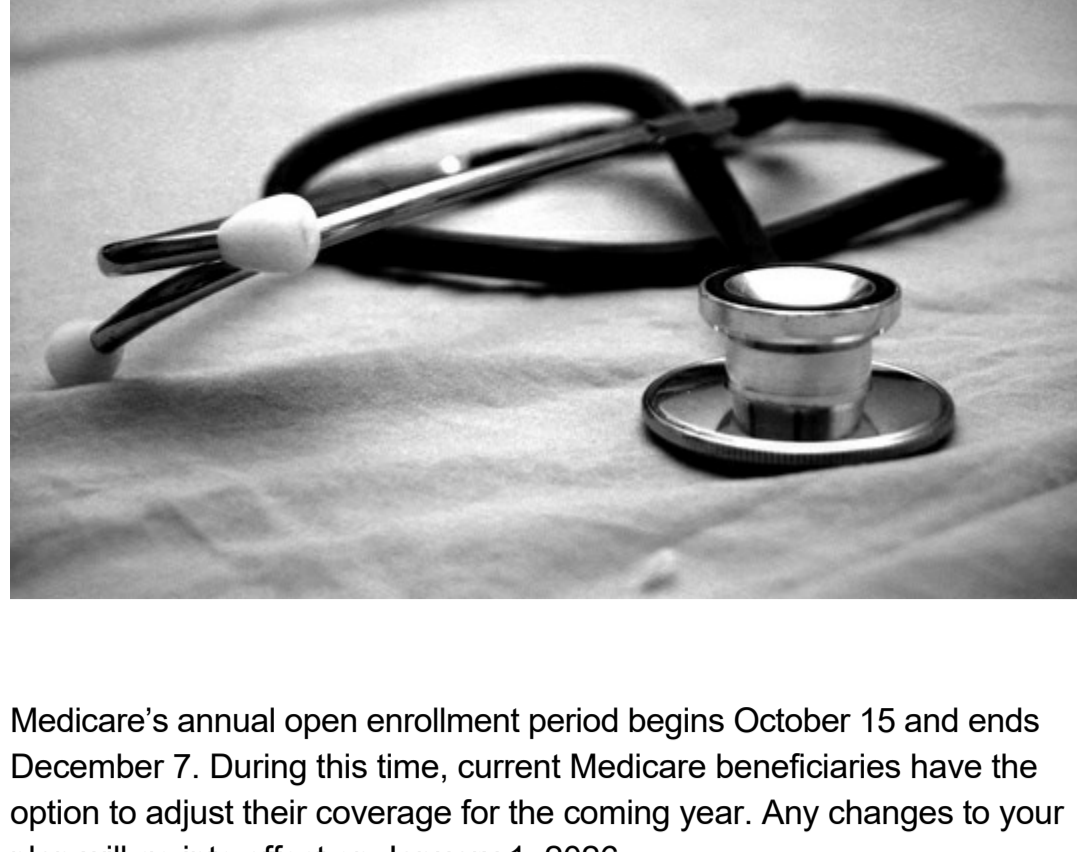


Medicare Open Enrollment Starts This Month



Medicare's annual open enrollment period begins October 15 and ends December 7. During this time, current Medicare beneficiaries have the option to adjust their coverage for the coming year. Any changes to your plan will go into effect on January 1, 2026.

This is an opportunity to reassess your current coverage and identify potential areas for improvement. Maybe you've recently changed medication, find yourself underutilizing coverage, or are in need of additional benefits.

Before open enrollment begins, you'll receive a report outlining your current coverage. Review your elections carefully, especially if you haven't updated coverage in the last few years. Medicare offers a Plan Finder tool to help compare other offerings if you're considering making a switch.

Your health insurance coverage in retirement should work to protect your financial wellbeing. I'm happy to help navigate new opportunities or plan changes during this upcoming open enrollment period. Feel free to reach out with any questions, or to schedule a meeting to talk.

Mayo Employees Retirement Check List



Mayo Employee Retirement Readiness Checklist:

Step 1: Know Your Employer Benefits

- Have you reviewed your 403(b) and/or 457(b) balances and current investment allocations?
- Do you understand vesting schedules for any employer contributions?
- Have you compared 403(b) vs 457(b) withdrawal rules, including penalties and exceptions?
- Have you maximized employer match contributions?

How confident are you in this area? (Circle one): 1 2 3 4 5

Step 2: Retirement Income Planning

- Have you calculated your expected Social Security benefit at Full Retirement Age (FRA)?
- Do you know the optimal claiming strategy (individual, spousal, survivor)?
- Have you projected your pension or lump-sum options (if eligible)?
- Do you know your monthly income gap (income needed – income sources)?

How confident are you in this area? (Circle one): 1 2 3 4 5

Step 3: Tax & Withdrawal Strategy

- Are you aware of Required Minimum Distribution (RMD) rules under SECURE Act 2.0?
- Have you considered Roth conversions while still working?
- Have you reviewed how your benefits and savings may affect Medicare premiums (IRMAA)?

How confident are you in this area? (Circle one): 1 2 3 4 5

Step 4: Asset Protection & Risk Management

- Do you have updated life insurance and disability coverage?
- Do you have a plan to cover long-term care expenses?
- Is your investment portfolio aligned with your retirement time horizon and risk tolerance?

How confident are you in this area? (Circle one): 1 2 3 4 5

Step 5: Estate & Legacy Planning

- Are your beneficiary designations updated on all accounts?
- Do you have an updated will, power of attorney, and healthcare directive?
- Have you considered tax-efficient charitable giving or legacy strategies?

How confident are you in this area? (Circle one): 1 2 3 4 5

If you scored less than a 20, you may have gaps in your retirement plan. We specialize in helping Mayo Clinic employees close these gaps and retire with confidence.

Ready to feel confident about your retirement?

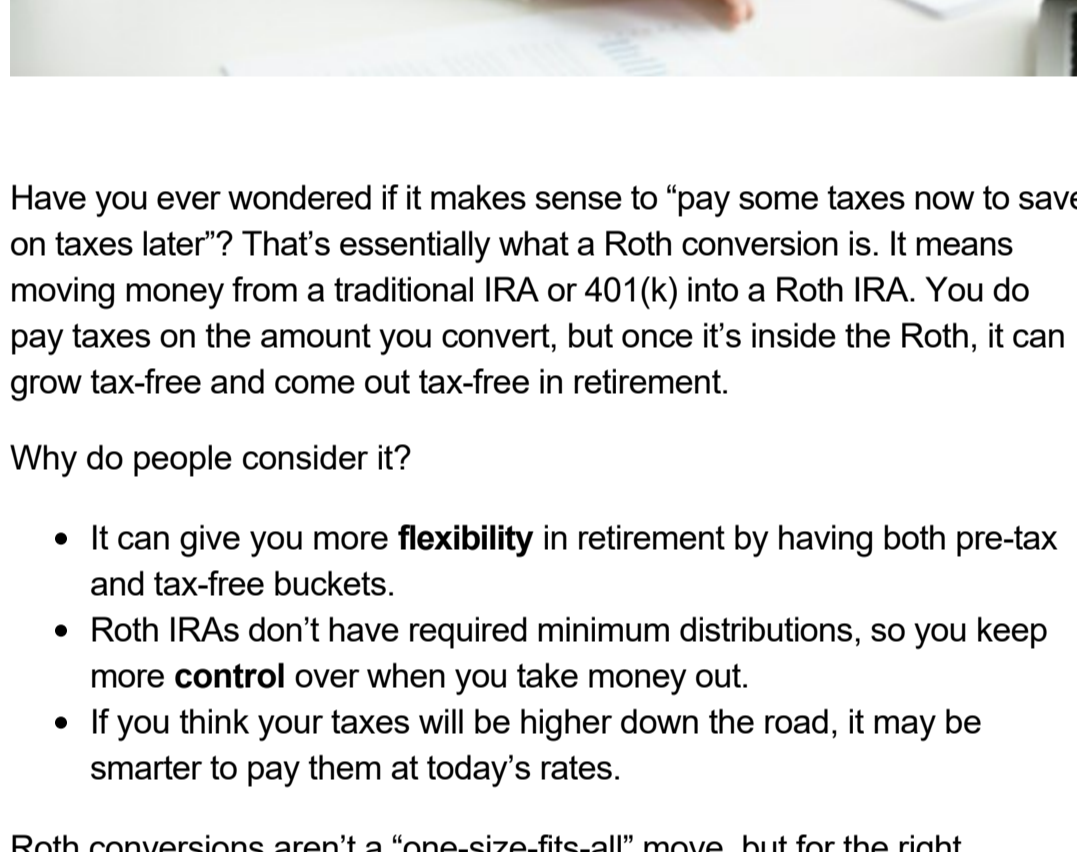
- ✓ Complimentary Retirement Readiness Review
- ✓ Focused on Mayo Clinic employees, pre-retirees, and retirees
- ✓ Covers 403(b)/457(b) benefits, Social Security, taxes, and income planning

[Schedule your free session today](#)

Prinvest Advisors

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Why Now Might Be the Right Time for a Roth Conversion



Have you ever wondered if it makes sense to "pay some taxes now to save on taxes later"? That's essentially what a Roth conversion is. It means moving money from a traditional IRA or 401(k) into a Roth IRA. You do pay taxes on the amount you convert, but once it's inside the Roth, it can grow tax-free and come out tax-free in retirement.

Why do people consider it?

- It can give you more **flexibility** in retirement by having both pre-tax and tax-free buckets.
- Roth IRAs don't have required minimum distributions, so you keep more **control** over when you take money out.
- If you **think** your taxes will be higher down the road, it may be smarter to pay them at today's rates.

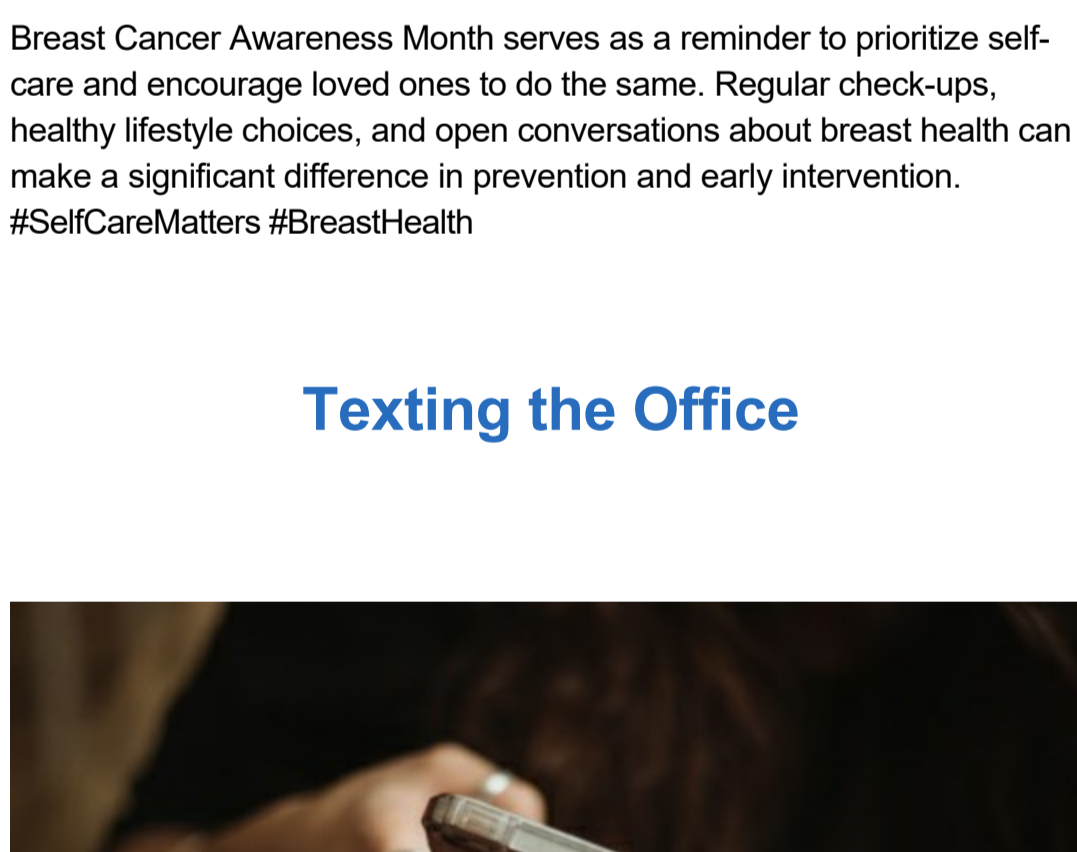
Roth conversions aren't a "one-size-fits-all" move, but for the right situation they can be a smart strategy. Curious if it fits your plan? We'd be happy to talk it through with you.

The converted amount is treated as taxable income and may affect your tax bracket. Federal, state, and local taxes may apply. If you're required to take a minimum distribution in the year of conversion, it must be completed before converting.

To qualify for tax-free withdrawals, you must generally be age 59½ and hold the converted funds in the Roth IRA for at least five years. Each conversion has its own five-year period, and early withdrawals may be subject to a 10% penalty unless an exception applies. Income limits still apply for future direct Roth IRA contributions.

This material is for informational purposes only and does not constitute tax, legal, or investment advice. Please consult a qualified tax professional regarding your individual circumstances.

Breast Cancer Awareness Month

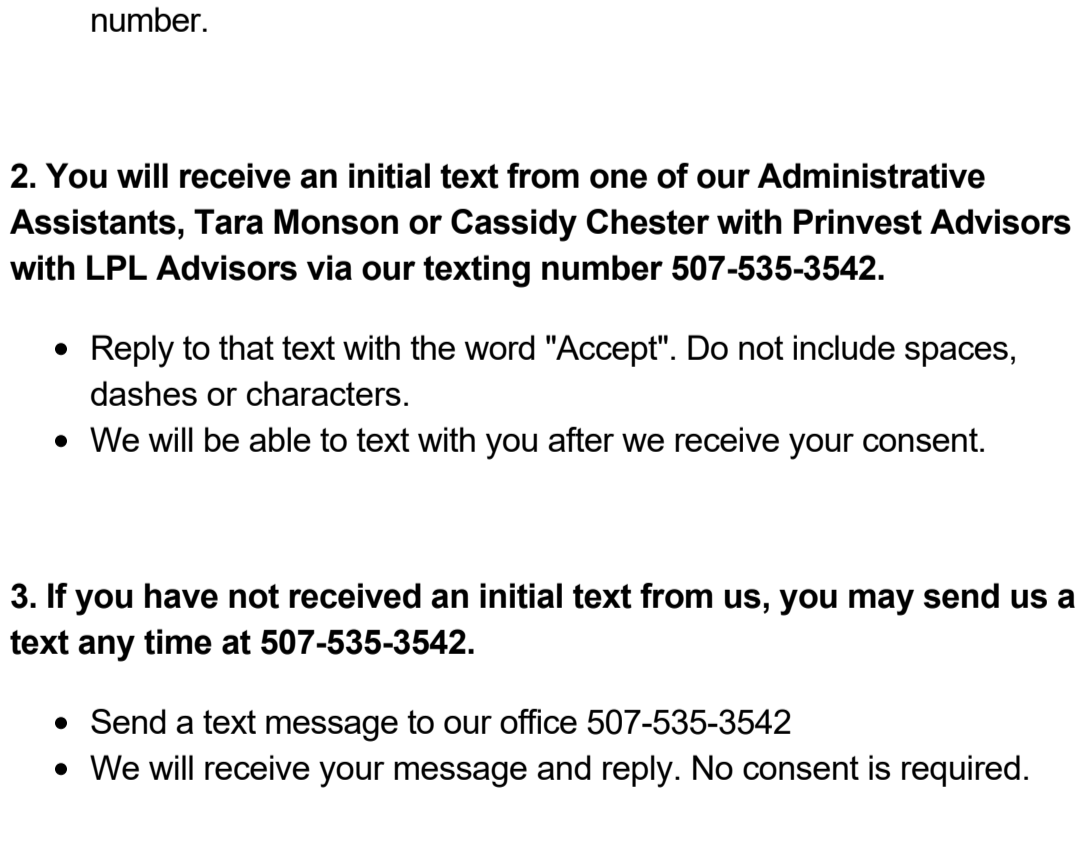


October is Breast Cancer Awareness Month and we want to emphasize the importance of early detection and regular screenings. By staying informed and taking proactive steps, we can empower ourselves and our loved ones in the fight against breast cancer.

Breast Cancer Awareness Month serves as a reminder to prioritize self-care and encourage loved ones to do the same. Regular check-ups, healthy lifestyle choices, and open conversations about breast health can make a significant difference in prevention and early intervention.

#SelfCareMatters #BreastHealth

Texting the Office



Now more than ever, staying connected is essential. We are pleased to inform you that we are able to text using the number 507-535-3542.

If we have not interacted with you in the past, we will need you to complete the simple steps below.

1. Save 507-535-3542 as our texting number in your contact records. You can also reach us by phone at this number.

- We recommend that you create a distinct contact record for our business information, including my texting number. Doing so ensures that your business related text message is delivered to the correct number.

2. You will receive an initial text from one of our Administrative Assistants, Tara Monson or Cassidy Chester with LPL Advisors via our texting number 507-535-3542.

- Reply to that text with the word "Accept". Do not include spaces, dashes or characters.
- We will be able to text with you after we receive your consent.

3. If you have not received an initial text from us, you may send us a text any time at 507-535-3542.

- Send a text message to our office 507-535-3542
- We will receive your message and reply. No consent is required.

Please be aware of the following considerations when texting:

- We are not permitted to accept trade or money movement instructions via text message. All trade and money movement instructions must be confirmed verbally.
- Do not send any messages or attachments that contain confidential (ex: Statements) or personally identifiable information (ex: SSN)
- All text messages are 1:1 (no group texting)
- Our admins will text on our behalf from our office number.
- You may text the word "stop" to stop receiving texts from our office.

****Text messages will be replied to Monday - Friday, 8:00 AM - 4:30 PM unless it falls on a holiday.***

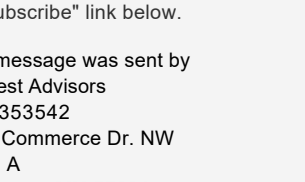
We would LOVE your feedback!

We would love to receive a [Google review](#) or [testimonial](#) regarding your experience you have had with our financial services team. Your feedback is valuable to us as we strive to provide the best possible financial services to our clients.

We are always looking for more clients like you, and your testimonial will help us showcase our [services](#) to others who may benefit from them. If you have a few minutes to spare, please feel free to share your thoughts.

We greatly appreciate any feedback you can provide.

[CONTACT US](#)



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All investing involves risk including loss of principal. No strategy assures success or protects against loss.

Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect against loss in declining markets.

Traditional IRA account owners have considerations to make before performing a Roth IRA conversion. These primarily include income tax consequences on the converted amount in the year of conversion, withdrawal limitations from a Roth IRA, and income limitations for future contributions to a Roth IRA. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth IRA.

The economic forecasts set forth in this material may not develop as predicted and there can be no guarantee that strategies promoted will be successful. This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

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