



# Tom Kedzie CFP®, MBA

## Speaker Bio



### About Tom

Tom Kedzie is a financial educator who speaks regularly in Chicago and surrounding suburbs. He is sought after by companies, civic organizations, libraries, associations, retirement communities and other groups.

Tom's passion is educating groups about how to properly prepare for retirement. People often sabotage their own retirement because they *lack financial knowledge* and have **no** financial plan. Tom believes the solution is education. His primary goal is to embolden people to take charge of their financial lives so they won't outlive their money.

### What sets RetireWell apart?

- **Planning-based advice:** we create a custom plan just for *you*.
- **Holistic:** our comprehensive planning looks at all the pieces.
- **Experience:** Tom is a CFP® professional with 20+ years experience.
- **Financial wellness:** as educators, we believe that total well-being includes physical, emotional and financial health.

See seminar topics on reverse side.

**Schedule Tom to  
Speak to Your Group!  
In-Person or Virtual.**

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## **The Retirement Transition Window: Don't Get Shut Out**

The "transition window" is from ages 60 to 72. During this period of your life, you will need to make a variety of decisions, some of which are irrevocable. A wrong decision will follow you throughout retirement! These decisions include Social Security elections, Medicare enrollment, and company retirement distribution options, to name a few. Learn how to manage this "transition window" so you will have a successful retirement.

## **Savvy Social Security Planning for Baby Boomers**

- When you should apply for Social Security
- How to optimize benefits
- When it makes sense to delay benefits
- Strategies for coordinating spousal benefits
- How to increase survivor benefits

## **The Medicare Puzzle: Do You Know Your A, B, C & Ds?**

- How Medicare enrollment periods work and how to avoid late penalties
- What you can expect to pay after going on Medicare
- What Medicare covers and doesn't cover
- How the four parts of Medicare work together

## **Estate Planning: Get Your Financial Affairs in Order!**

- Learn how to keep your house out of probate
- Find out what happens if you don't have a will
- How to use a revocable living trust
- Why you need a power of attorney for healthcare and property

## **Long Term Care: Don't Go Broke!**

- Learn how to protect your house and income
- What Medicare and Medicaid cover?
- Types of care: home, assisted living, and nursing home
- How to pay for long term care without paying annual premiums

To schedule a financial wellness presentation for your group, call Tom at (773) 380-8533 or email him at [tom.kedzie@LFG.com](mailto:tom.kedzie@LFG.com).