

Plan now for Health Care Costs in Retirement

With health care spending projected to grow 5.4%¹ annually, health care costs remain the largest threat to retirement savings. Make health care a critical part of your retirement income plan.

Gain a better understanding of:

- Coverage options, including Medicare
- Health care costs in retirement
- Steps you can take to develop a plan with your financial representative

\$295,000

OUT-OF-POCKET HEALTHCARE
EXPENSE ESTIMATE ²

JOIN US FOR A SEMINAR

DATE: Tuesday, March 2nd, 2021

TIME: 5:00 PM Central

LOCATION: [Click here for webinar registration](#)

HOST(S): Railroad Investment Group

GUEST

SPEAKER(S): Chris Rosoff, Vice President, Fidelity

RSVP: Registration is required

ADDITIONAL

INFORMATION: An active meeting link will be sent to each individual following registration.

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For investors.

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1. Centers for Medicare and Medicaid Studies, National Health Expenditures Projections, 2019–2028.

2. 2020 Retiree Health Care Cost estimate based on a hypothetical couple retiring in 2020, 65-years-old, with life expectancies that align with the 50% mortality age based on the Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2017 as of 2018. Actual assets needed may be more or less depending on actual health status, area of residence, and longevity. Estimate is net of taxes. The Fidelity Retiree Health Care Cost Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, Original Medicare. The calculation takes into account cost-sharing provisions (such as deductibles and coinsurance) associated with Medicare Part A and Part B (inpatient and outpatient medical insurance). It also considers Medicare Part D (prescription drug coverage) premiums and out-of-pocket costs, as well as certain services excluded by Original Medicare. The estimate does not include other health-related expenses, such as over-the-counter medications, most dental services and long-term care. Fidelity Institutional Asset Management[®] (FIAM[®]) provides registered investment products via Fidelity Distributors Company LLC and institutional asset management services through FIAM LLC or Fidelity Institutional Asset Management Trust Company.

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