

# THE BOOMER MONEY GUIDE



SMART MONEY STRATEGIES  
FOR YOUR BEST YEARS YET

RETIREMENT • HEALTH • WEALTH • TRAVEL • LIFE TIPS

## MARK STILES

THE BOOMER GUIDE

# FOUNDER'S LETTER



For years I've walked side-by-side with:

- *My parents and step-parents in their 70s and 80s*
- *Families making end-of-life plans*
- *People navigating Medicare, Social Security, and retirement*
- *Adult children trying to support aging parents*
- *Boomers wanting clarity, stability, and peace of mind*
- *Gen Xers living the Sandwich years - aging parents, managing kids*

**Welcome — My name is Mark Stiles  
I'm a Gen Xer, caring for my elderly parents**

I created this guide for one reason:

To give you clarity and confidence in a world that has become far too complicated.

Boomers today are facing:

- Retirement systems that changed mid-career
- Financial rules written in jargon instead of English
- Healthcare decisions that feel like a maze
- Confusing Social Security options
- Rising costs, taxes, and uncertainty
- Aging parents, adult children, and blended families
- The emotional weight of doing it all “right”

And most people feel like they're walking through it alone. You're not.

And, hopefully I can help you.

*“This guide has everything designed to simplify your decisions... everything to help you move into the best years of your life feeling prepared, confident, and in control.”*

***Baby Boomers don't always  
need more information — but they do appreciate  
good direction.  
I'm here to help.***

– Mark Stiles

**Founder, The Boomer Guide**

*33 years in marketing, caregiving, parenting,  
and small business ownership*

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# THE 10-MINUTE BOOMER

## CONFIDENCE BLUEPRINT

This guide will help you connect the dots — simply and clearly.



### Your Next-Step Roadmap

Your 30-day Boomer Money Guide action plan includes:

- What to organize
- What to update
- What to review
- Who to talk to

How to build confidence fast

**In just 10 minutes, this guide will help you get clarity**

### Your Retirement Income Strategy

The easiest way to avoid running out of money is to:

- Understand your income sources
- Spend from the right buckets
- Time Social Security correctly
- Protect your savings from inflation

### Smart Money Protection

You'll avoid:

- Tax traps
- Wrong withdrawal order
- Penalties
- Market-timing mistakes
- Scams targeting Boomers

### Healthcare & Medicare Made Simple

You'll understand:

- Medicare A, B, C, and D
- What supplemental plans do
- How to prevent surprise bills
- How to make confident decisions at 65+

### Family & Caregiver Clarity

You'll get:

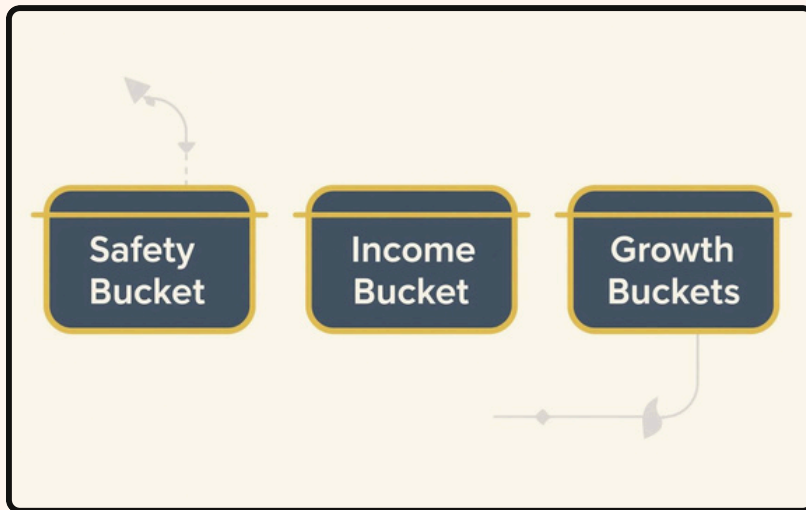
- Scripts for talking to adult children
- A preparedness checklist
- A simple emergency plan
- A way to get everyone on the same page



# THE 3-BUCKETS EXPLAINED

## RETIREMENT INCOME PLAN

This guide will help you connect the dots — simply and clearly.



In just 10 minutes, this page will help you get clarity on:

- ✓ Why most Boomers are accidentally “too risky”
- ✓ How to rebalance into the right buckets
  - ✓ What percentage breakdowns work for age 58–75
- ✓ How to protect income for 25+ years

### Your 3 Buckets Explained:

#### Bucket #1 – Safety & Daily Living

- Cash, CDs, savings
- Covers basic bills reliably
- Should last 2–5 years of living expenses

#### Bucket #3 – Growth for the Future

- Index funds, equities, Roth IRAs
- Beats inflation, grows long-term
- Avoid withdrawing during down markets

#### Bucket #2 – Income & Stability

- Bonds, annuities, dividend funds
- Provides predictable monthly income
- Bridges Social Security gaps



# INFLATION MADE SIMPLE

## UNDERSTANDING COLA 2026

### How to Protect Your Income as Prices Rise

#### How COLA Actually Works

- Based on the CPI-W index (urban wage earners)
  - Calculated each fall for the following year
  - Rarely keeps up with real-life inflation seniors feel
  - (groceries, utilities, housing, healthcare)
- If inflation hits 6%, but your COLA is 3%, you effectively lose 3% of buying power that year.

#### Real Example

Linda, 66, received a \$2,000 monthly benefit. COLA was 3.2% → an increase of \$64.

But her real costs rose:

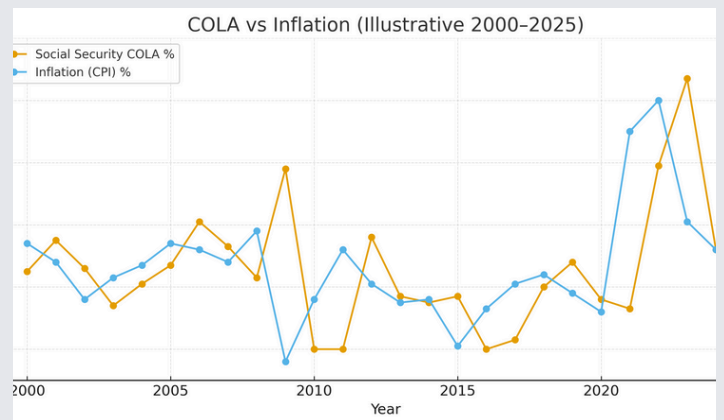
- Groceries +9%
- Utilities +14%
- Medicare +6%

Net effect: She lost buying power.

After reviewing bills and switching Medicare plans, she saved \$2,400 per year.

#### Mini Checklist:

- ✓ Print your past 5 years of COLA increases
- ✓ Compare your COLA vs. real inflation
- ✓ Identify 3 expenses that increased the fastest
- ✓ Reduce or renegotiate 2 of them this month
- ✓ Review insurance, Medicare, cable, cell phone



### Boomer Bonus Box:

#### How to Protect Yourself from Inflation:

- Keep 1-2 years of expenses in a safe bucket
- Review Medicare plans yearly
- Review grocery, utility, and insurance bills annually
- Use loyalty programs, senior discounts, and auto-pay savings
- Downsize subscriptions & unused services
- If possible, delay Social Security to grow your base benefit

# CLAIM TIMING MADE SIMPLE

## SOCIAL SECURITY

This guide will help you connect the dots — simply and clearly.



### **BOOMER BONUS BOX:**

**You can file anytime between 62 and 70**

- **Filing early → smaller check**
- **Waiting → bigger check**
- **70 = your maximum benefit**

#### **Claim at 62:**

- **Lowest monthly benefit**
- **Best if: poor health, reduced lifespan, or job loss**

#### **Claim at Retirement Age (66–67):**

- **Balanced approach**
- **Best for: stable health, moderate savings**

#### **Claim at 70:**

**Largest benefit (32% increase)**

**Best for: strong health, longevity, spouse longevity**

#### **The Rule of Thumb**

**If you want:**

- **Higher lifelong income → delay filing**
- **Earlier cash flow → file earlier**
- **To maximize survivor benefits → delay**

# 👉 THE 3 BIGGEST THREATS

## BOOMERS MONEY RISKS

The Good News? Once you learn them, they are easy to avoid 👍

### **Withdrawing from accounts in the wrong order**

The wrong sequence can:

- Increase taxes
- Reduce longevity
- Lower Social Security benefits
- Trigger penalties

There is a better withdrawal order — we'll cover it soon.

### **Forgetting how taxes change after 59½, 62, 65, 70½, and 73**

Your tax world shifts at each of these ages.

Missing these milestones = unnecessary tax bills.

### **Not preparing for inflation**

Inflation quietly eats your buying power.

Your long-term bucket protects you.

### **Claiming Social Security too early without a strategy**

Emotion = early filing.

Confidence = timed filing.



### **Not reviewing your plan annually**

Life changes.

Markets change.

Health changes.

Your plan should adapt.

*Every Boomer faces the same three threats, no matter their income level.*

*Inflation: Your money loses value over time. Even small increases add up.*

*Market Volatility: As you get older, big market swings hurt more and recovery time is shorter.*

*Healthcare Costs: Medicare helps, but it doesn't cover everything. Planning for out-of-pocket costs is critical.*



# RETIREMENT MADE EASY

## UNDERSTANDING TAXES

How to Keep More of What You Earn

### 3 Ways Taxes Surprise Retirees

1. Social Security becomes taxable
2. (Up to 85% depending on income)
3. Medicare IRMAA increases
4. If your income crosses a threshold, premiums spike.
5. Required withdrawals (RMDs)
6. After age 73, you must pull money out of your IRA — even if you don't need it.

### Real Example

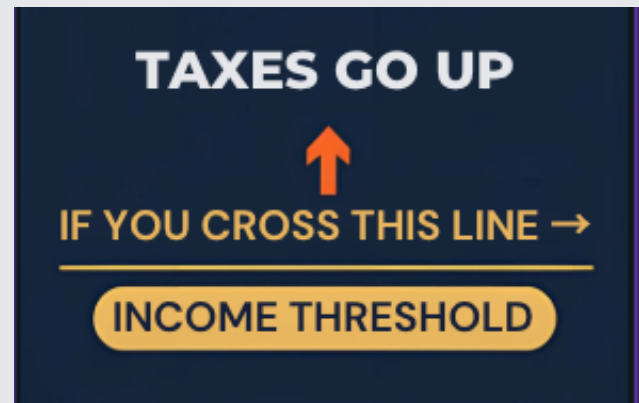
Real Example

Bob & Carol's income was \$47,000 one year → IRMAA triggered → Medicare premiums jumped \$145/month.

By adjusting their withdrawals, they avoided it the next year.

### Mini Checklist:

- ✓ Know your taxable income
- ✓ Check if IRMAA applies
- ✓ Review last year's tax return
- ✓ Identify your "income buckets"
- ✓ See if Roth conversions make sense
- ✓ Avoid hitting the next tax bracket



Below the Line:

- Lower Medicare premium
- Lower tax rate
- Less Social Security taxed

Above the Line:

- Higher Medicare IRMAA
- Higher tax bracket
- Up to 85% of Social Security taxed

## Boomer Bonus Box:

*Quick Moves That Reduce Taxes:*

- *Withdraw small amounts from IRAs in your 60s*
- *Delay Social Security until income is lower*
- *Avoid big one-time withdrawals*
- *Space out home sales, pension payouts, lump sums*
- *Keep your taxable income under Medicare thresholds*

# 👉 WHAT TO CHOOSE AND WHEN

## MEDICARE MADE SIMPLE

A Friendly Roadmap for Every Boomer

### ★ Your Medicare Choices — Explained Clearly

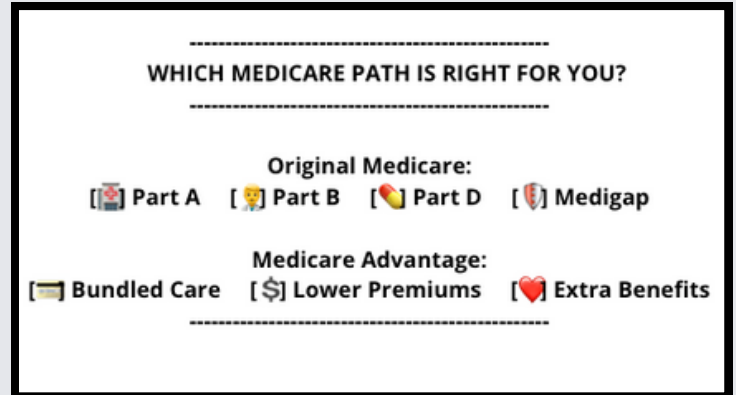
- Part A: Hospital coverage (usually free)
- Part B: Outpatient/doctor coverage (monthly premium)
- Part D: Prescription coverage
- Medigap / Supplement: Helps pay what Medicare doesn't
- Medicare Advantage: Bundles everything, often cheaper

### Real Example

Sarah saved \$1,800/year switching from a high-premium Medicare Supplement to a Medicare Advantage plan that covered the same doctors and prescriptions.

### Mini Checklist:

- ✓ Enroll 3 months before turning 65
- ✓ Review your plan every year
- ✓ Compare your prescriptions annually
- ✓ Check your doctors are in-network
- ✓ Use free preventive visits



Below the Line:

- Lower Medicare premium
- Lower tax rate
- Less Social Security taxed

Above the Line:

- Higher Medicare IRMAA
- Higher tax bracket
- Up to 85% of Social Security taxed

## Boomer Bonus Box:

### ***If You Want the Simplest System:***

*Choose Medicare + Medigap + Part D*

*If you want lower costs and extra perks:*

*Choose Medicare Advantage*

# TIPS FOR A TOUGH DECISION

## LONG-TERM CARE

A Friendly Plan for Future Peace of Mind

### What Long-Term Care Really Means

Long-term care isn't just nursing homes — it includes in-home help, assisted living, adult day care, and family caregiving. Most Boomers underestimate the emotional and financial strain that long-term care places on a family. The goal is not to scare you — it's to help you plan smartly, so you're not caught off guard later.

- 7 in 10 seniors will need some form of long-term care
- Medicare does not cover long-term custodial care
- A long-term care event can impact your spouse, savings, and independence
- Planning early gives you more options and lower costs
- Even simple planning prevents your kids from being overwhelmed later

### Mini Checklist:

- ✓ Know your taxable income
- ✓ Check if IRMAA applies
- ✓ Review last year's tax return
- ✓ Identify your "income buckets"
- ✓ See if Roth conversions make sense
- ✓ Avoid hitting the next tax bracket

### Levels of Long Term Support

- **Home Help:** meal prep, dressing, bathing
- **Assisted Living:** housing + help with daily tasks
- **Memory Care:** secure care for dementia
- **Nursing Facility:** full-time medical support

### Real Example

John, 72, developed mobility issues and needed help with bathing and meal prep. Instead of a facility, he hired part-time in-home support for 15 hours a week. Because he had prepared a small long-term care savings bucket, his spouse didn't have to scramble or worry. He stayed at home comfortably for years.

## Boomer Bonus Box:

*3 Smart Ways to Prepare:*

- *Build a small "care fund" inside your savings plan*
- *Have an honest conversation with your spouse/kids*
- *Know which facilities or home-care agencies you'd prefer*

# RED FLAG SCAM ALERTS

## AVOIDING SCAMS & FRAUD

### The Top Scams Targeting Boomers Today

Scammers are smarter than ever. They impersonate banks, Medicare, Social Security, Amazon, and even family members. Many scams don't look like scams at all — but they always push urgency or fear.

- No government agency will ever call asking for payment
- Never click links in unexpected texts or emails
- Freeze your credit to block unauthorized accounts
- Use two-factor authentication for banking & email
- Phone-based scams are now more common than email

#### Real Example

Mary received a text that looked exactly like her bank, asking her to verify a charge. It was a scam. Because she froze her credit and never clicked the link, her accounts stayed safe.

#### Mini Checklist:

- ✓ Freeze your credit
- ✓ Review bank statements monthly
- ✓ Enable two-factor authentication
- ✓ Never pay via gift cards or wire transfer
- ✓ Hang up on “urgent” calls

#### “5 Red Flags of a Scam”

- Urgency
- Unknown Caller
- Suspicious Link
- Payment Request
- Threats

- They want money quickly
- They want access to your computer/phone
- They say “don't tell anyone”
- They impersonate trusted companies
- They pressure you to act NOW

### Boomer Bonus Box:

*Your safest move:*

*Hang up. Close the email. Call the company directly using the number on your card — not the number that contacted you.*



# RETIREMENT MADE SIMPLE

## MAKE YOUR MONEY LAST

### How to Stretch Your Income Without Feeling Restricted

#### Simple Ways to Make Retirement Income Last Longer

You don't need complicated budgets or spreadsheets. A few small adjustments can dramatically extend your nest egg without sacrificing the life you love.

- Keep 2–3 years of income in a safe bucket
- Delay big purchases during down markets
- Set a flexible withdrawal rate (not a fixed one)
- Review your spending twice a year
- Avoid emotional financial decisions

#### Real Example

Paul and Janet reduced unnecessary subscriptions and renegotiated their cable, insurance, and phone plans. Total savings: \$2,880 annually — enough to cover a full month of retirement income.

#### Mini Checklist:

- ✓ Do you have a safe bucket for 2–3 years of income?
- ✓ Are you withdrawing a flexible, not fixed, amount?
- ✓ Can you reduce 3 recurring bills?
- ✓ Do you compare insurance annually?
- ✓ Are you reviewing investments yearly?



- Short-Term: 1–2 years of expenses
- Medium-Term: moderate risk, steady access
- Long-Term: growth to beat inflation

### Boomer Bonus Box:

#### ***Fastest Way to Make Your Money Last:***

*Cut recurring bills — they drain more than one-time purchases.*

# RETIREMENT TIPS MADE EASY

## INVESTING FOR SENIORS

### Simple Steps to Protect Your Family

#### What Every Boomer Should Have in Place

Estate planning is not about wealth — it's about clarity, protection, and avoiding chaos for your family.

- A will
- A power of attorney
- A medical directive
- Beneficiaries updated on every account
- A simple "Where Everything Is" document

#### Real Example

Mark, 67, moved a portion of his investments from volatile funds into a balanced mix of bonds and income-generating assets. His monthly budget became more predictable, and he stopped worrying about market swings.

#### Mini Checklist:

- ✓ Are your investments too aggressive?
- ✓ Do you know your income needs for the next 5 years?
- ✓ Are you diversified?
- ✓ Are fees eating your returns?
- ✓ Have you reviewed risk levels recently?

#### Your 5 Essential Documents

- *Living Trust / Will*
- *Power of Attorney (POA)*
- *Medical Directive (Medical POA)*
- *Beneficiaries*
- *Info Sheet - items, assets, cash*

- Will = who gets what
- POA = who manages finances
- Directive = medical choices
- Beneficiaries = fast transfer
- Info Sheet = reduces confusion

### Boomer Bonus Box:

#### *Your Family's Greatest Gift:*

*Make decisions now so your loved ones aren't forced to guess later.*



# RETIREMENT MADE SIMPLE

## AGING AND CAREGIVER PLANNING

Preparing Your Loved Ones for What's Ahead

**Most families wait too long to discuss caregiving** — which leads to stress, confusion, and burnout.

A simple plan protects everyone.

- Decide who will help if mobility changes
- Write down your home safety preferences
- Clarify expectations with your spouse/kids
- Consider part-time home help early
- Prepare a safe-living checklist

### Real Example

Roger and Ellen told their kids exactly what they wanted if they needed help: stay at home with part-time support. When Roger had surgery, the plan was already ready. No scrambling, no disagreements.

### Mini Checklist:

- ✓ Who is your "point person"?
- ✓ Do your kids know your wishes?
- ✓ Have you simplified your home layout?
- ✓ Do you have emergency contacts?
- ✓ Do you have a safe-living plan?

### "5 Red Flags of a Scam"

- Urgency
- Unknown Caller
- Suspicious Link
- Payment Request
- Threats

- Independence = daily routine
- Light Assistance = errands/meals
- Part-Time Help = bathing, mobility
- Full Support = 24/7 care if needed

## Boomer Bonus Box:

### **Best Move You Can Make:**

*Talk openly now — before your family is forced to guess later.*

Social Security → Income Plan → Medicare → Protection → Legacy

# RETIREMENT MADE EASY

## YOUR NEXT BEST STEPS

Simple Actions to Move Forward Confidently

### How to Use This Guide to Strengthen Your Future

Information is helpful — action is powerful. Pick a few simple steps and begin strengthening your financial foundation today.

- Review your Social Security timing
- Set your 3-bucket income plan
- Reduce 2–3 recurring bills
- Update beneficiaries
- Talk openly with family
- Review Medicare annually

### Real Example

Tom used this guide to update beneficiaries, create a safe bucket for income, and review his Medicare plan. In under 3 weeks, he had more clarity, more control, and more peace of mind.

### Mini Checklist:

- ✓ Update beneficiaries
- ✓ Review Medicare annually
- ✓ Reduce recurring bills
- ✓ Create a simple will
- ✓ Build your “care plan”



- They want money quickly
- They want access to your computer/phone
- They say “don’t tell anyone”
- They impersonate trusted companies
- They pressure you to act NOW

### Boomer Bonus Box:

*Your safest move:*

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## Your Boomer Roadmap

Social Security → Income Plan → Medicare → Protection → Legacy



# THE BOOMER MONEY GUIDE

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