

# Before You Retire



### MAKE A SOCIAL SECURITY PLAN

You can start collecting at any age from 62 and 70. But the longer you wait, the higher your monthly benefit.

### GET HEALTH INSURANCE

If 65 or older, you qualify for Medicare. But you may need more.

### ADJUST YOUR BUDGET

Once retired, your income will drop. Draw up a realistic budget and live by it.

### PLAN FOR NEAR AND LONG TERM FINANCIAL NEEDS

Consider a cash and bonds structure for your near and long term money needs.

### THINK ABOUT A LEGACY

Consider giving lifetime gifts to your children and your favorite charities.

## The Growing 50+

- Growing 6x faster than the rest of the population
- Spends over \$7 trillion, 46% of America's current GDP each year
- Controls 70% of discretionary income in the U.S.
- 47 times richer than their younger counterparts

They are interested in travel, health, financial security and pursuing their passions.

# AFFORDABLE APARTMENTS IN CUPERTINO FOR SENIORS



**STARTING AT \$2,895 WITH 3 MEALS**

#### *Amenities include:*

- 3 restaurant style meals; dinner served with wine
- 7 day concierge service; 24 hours staff
- Emergency call system in bedroom and bathroom, 24/7 monitor
- Weekly housekeeping with laundry service
- All utilities except phone and cable
- Chauffeured van and bus to all medical needs, personal errands, shopping, outings and excursions to San Francisco, Monterey, Santa Cruz, Sausalito, etc
- Kitchenette with full size refrigerator and 2 cook tops
- Full monthly calendar with activities, wellness program and daily exercise with instructor

*Chateau*  
**Cupertino**  
Retirement Residence

***The Quality of Your Life is Our Focus***

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