

A CLEAR PATH TO MEDICARE

EMAIL SCRIPTS

EMAIL #1 | SUBJECT: THE MAIL JUST KEEPS COMING...

For many individuals, Medicare doesn't begin with enrollment. It begins the moment the mailbox starts reminding you that you're turning 65.

One postcard arrives, then another. Before long, they're stacked on the kitchen counter alongside brochures you never asked for. Your phone rings. A television commercial catches your attention. A friend shares what worked for them, and a family member insists you should do the same.

The challenge isn't that there's too little information about Medicare. It's that there's so much of it, and not every piece applies to your situation. Questions about enrollment, employer coverage, prescription drug plans, and coverage options often arise long before you're expected to make a decision.

Rather than trying to understand everything at once, start by understanding the information that matters to you. Medicare isn't about having every answer on day one. It's about asking the right questions and building confidence one step at a time.

Whether you're just beginning to explore Medicare or preparing for enrollment, we're here to help you better understand your options and the questions worth asking along the way.

Advisor CTA Choice:

Option 1: Download our **A Clear Path To Medicare Guide**

Option 2: Complete our **Medicare Conversation Planner**

Option 3: Schedule a **Complimentary Medicare Education Conversation**

Option 4: Review your Medicare questions with our team

Investment advisory services offered through Foundations Investment Advisors, LLC, an SEC registered investment adviser. This is not endorsed by the U.S. government or associated with any federal Medicare program. If applicable, we do not offer every plan available in your area and contacting us will direct you to a licensed insurance agent. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.



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EMAIL SCRIPTS

EMAIL #2 | SUBJECT: EVERYONE HAS ADVICE. WHICH ADVICE SHOULD YOU TRUST?

If you've talked to friends, family members, or neighbors about Medicare, you've probably noticed something pretty quickly: everyone seems to have advice.

People genuinely want to help. They share what worked for them, recommend the plan they chose, or encourage you to do exactly what they did. While those conversations often come from a good place, Medicare decisions aren't based on someone else's circumstances. They're based on yours.

Your healthcare needs, employment, retirement plans, geographic location, and personal priorities all play an important role in determining which options may fit your situation. That's why the most valuable Medicare conversations begin by understanding you before discussing your options.

Everyone has advice.

Very few people have your story.

That's why understanding your own circumstances is one of the best places to begin.

Advisor CTA Choice:

Option 1: Download our **A Clear Path To Medicare Guide**

Option 2: Complete our **Medicare Conversation Planner**

Option 3: Schedule a **Personalized Medicare Education Conversation**

Option 4: Review your Medicare questions with our team

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EMAIL #3 | SUBJECT: STILL WORKING? THE CONVERSATION MAY BE DIFFERENT.

If you're still working, Medicare may not be at the top of your mind. Retirement could still be a few years away, your employer provides health coverage, and life feels much the same as it always has.

Then a coworker retires. A friend celebrates their 65th birthday. Someone casually asks what you're planning to do about Medicare.

Suddenly, the questions feel more real.

Should you enroll? Can you stay on your employer's health plan? When does Medicare become your primary coverage?

The answer isn't the same for everyone. Employment, retirement timing, and healthcare needs can all influence the conversation. Understanding how Medicare works with your current situation can help you prepare long before retirement arrives.

Questions come before decisions, and learning about your options today can help you feel more confident tomorrow.

Advisor CTA Choice:

Option 1: Schedule a **Medicare & Employer Coverage Conversation**

Option 2: Download our **A Clear Path To Medicare Guide**

Option 3: Complete our **Medicare Conversation Planner**

Option 4: Review your Medicare timeline and enrollment questions

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EMAIL SCRIPTS

EMAIL #4 | SUBJECT: WAIT...I THOUGHT MEDICARE WAS FREE?

Most Medicare misconceptions don't begin with bad information. They begin with information that's only partially true.

Maybe you've heard someone say Medicare is free. Someone else tells you it covers everything. Another person insists you can sign up whenever you want. The more often we hear something, the easier it becomes to accept it as fact.

The reality is that Medicare isn't one-size-fits-all. Enrollment timelines, employer coverage, prescription drug plans, and healthcare needs can all influence your options, which means what was true for someone else may not be true for you.

The biggest Medicare misunderstandings often begin with the smallest assumptions. Taking time to understand the facts can help you move forward with greater confidence when it's time to make important Medicare decisions.

Advisor CTA Choice:

Option 1: Download our **A Clear Path To Medicare Guide**

Option 2: Complete our **Medicare Conversation Planner**

Option 3: Schedule a **Complimentary Medicare Education Conversation**

Option 4: Review common Medicare questions with our team

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EMAIL #5 | SUBJECT: AFTER ALL THE MAIL. AFTER ALL THE ADVICE

By the time you're ready to think about Medicare, you've probably received the mail, heard the opinions, and searched online more than once. It's easy to feel like you're supposed to have everything figured out before making a decision.

The good news is, you don't have to.

Medicare isn't about knowing every rule or comparing every option overnight. It's about asking the right questions, understanding your choices, and taking the next step with confidence.

One conversation can answer the questions that matter most to you. One resource can help simplify a topic that often feels overwhelming.

You don't have to have everything figured out today. You simply need a place to start.

Advisor CTA Choice:

Option 1: Download our **A Clear Path To Medicare Guide**

Option 2: Complete our **Medicare Conversation Planner**

Option 3: Schedule a **Complimentary Medicare Education Conversation**

Option 4: Begin your Medicare planning conversation

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