

Before we talk — it helps to have handy:

- ☐ **Any current policy statements**
Through work or personal — even old ones. Knowing what you have is where we start.
- ☐ **A rough monthly budget**
What you'd be comfortable paying. There's no wrong number; it shapes what we look at.
- ☐ **Who you would want as beneficiaries**
Full names are enough. We can always update later.
- ☐ **Your questions — written down**
No question is too small. The ones people almost don't ask are usually the best ones.
- ☐ **For Medicare: your medication list & pharmacy**
Exact names and doses if possible — drug coverage differs plan to plan.
- ☐ **For Medicare: doctors you want to keep**
We check networks before anything else, so you never have to switch.

Don't have all of it? Come as you are — we'll figure out the rest together.

WHAT WE CAN COVER

Protecting your family

Term · Whole life · Final expense

Planning retirement

Annuities · Income you can't outlive

Medicare at 65+

Supplements · Advantage · Part D

Medicare dates worth circling

FIRST 6 MONTHS ON PART B (65+)

Medigap Open Enrollment

Your one guaranteed window for a Supplement with no health questions.

7 MONTHS AROUND YOUR 65TH

Initial Enrollment (IEP)

Three months before your birthday month, that month, and three after.

OCTOBER 15 – DECEMBER 7

Annual Enrollment (AEP)

Change your drug or Advantage plan for January 1. Annual review time.

JANUARY 1 – MARCH 31

Advantage Open Enrollment

One switch — or back to Original Medicare — if your plan isn't working.

MY QUESTIONS FOR VICTOR



SCAN TO VISIT
victorkolbe.com

Free consultations · Free annual reviews · Referrals highly appreciated

By calling either number above, you will be connected to a licensed insurance agent. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer. Please contact Medicare.gov or 1-800-MEDICARE for information on all of your options. Victor Kolbe is a licensed Independent Agent. Medicare products offered through JDP Products LLC, an IFC National Marketing affiliate. Life insurance, annuities and related products offered through Family First Life. Both are Integrity Marketing Group companies. Not connected with or endorsed by the United States government or the federal Medicare program. Insurance License #21585300 · California License #4498730.