



RTP-STL.COM

**2 CITYPLACE DRIVE, STE 200
CREVE COEUR, MO 63141**

LIFE INSURANCE:

Some employer life insurance plans end at retirement. Others are transferrable, at a vast cost to the retiree.

At **RTP**, we help retirees evaluate their life insurance options before retirement.

HEALTH INSURANCE:

Some retirees remain on their Company's Health Insurance Plans, forfeiting lots of benefits, giving up a significant amount of options, while costing themselves and their employer "Unnecessary Expenses".

At **RTP**, we help retirees transition to Medicare, thereby "Increasing their Options".

"Increasing their Benefits", while passing on a Significant amount of Expenses, to Medicare.

RTP

Retirement | Transition | Planning

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RTP

Retirement | Transition | Planning

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Please Encourage your employees to develop a “Retirement Plan”, so that they will retire with “Peace of Mind”!

Healthcare and Life insurance are so important, that everyone should have those details squared away before retiring.

There is a timeline to prepare for retirement, and with the help of Retirement Transition Planning (RTP), we can assist retirees in making this life change go smoothly.

- Here at RTP, we suggest starting one year before the proposed retirement date.
- **We recommend a 1/6/3 strategy.**
1 Year/ 6 Month/
3 Month timeline in developing your plan.



ENCOURAGE EMPLOYEES TO:

“Retire
with
peace
of
mind!”

Why Partner with Us! How Does **RTP** benefit your organizations?

- **RTP** gives you Peace of Mind knowing that you’ve placed your retirees in good hands after retirement.
- **RTP** can help you lower the annual cost of your company sponsored insurance benefits, at \$0 Cost to Your Employees.
- **RTP** Improves your company's overall Health Risk Assessment.
- **RTP** Improves your Company's Medical Loss Ratio.
- **RTP** Provides additional life insurance options for your retirees.

