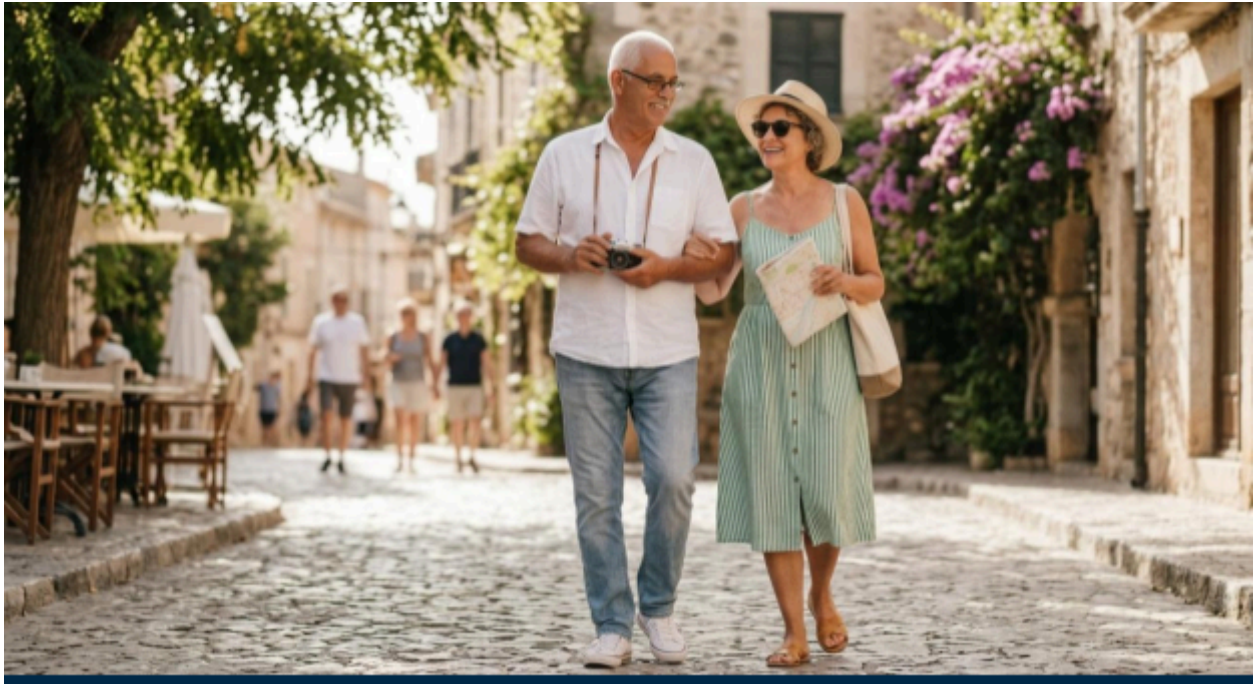




A THOUGHTFUL APPROACH TO RETIREMENT PLANNING

Retirement is more than a financial milestone. It is a transition that brings new decisions around how you spend your time, how your lifestyle evolves, and how your financial resources support both.

[CLICK TO JUMP TOPICS OR READ THE ARTICLE](#)

[Navigating Medicare with Confidence](#)

[Aligning Lifestyle and Financial Goals](#)

[Forbes Recognition - Continued Commitment to Excellence](#)

If you haven't had a chance to set up your complimentary EverSafe monitoring for Phases clients, you can learn more and get started using the link below.

Getting Started:

Visit www.eversafe.com/promo/RJ42613 or enter Phases promo code "RJ42613" at eversafe.com and select "Enroll Now" to receive complimentary Gold-level EverSafe service provided to clients from Phases.

If you have questions during the enrollment process, EverSafe support is available at 1-888-575-3837 and can assist with setup and ongoing account servicing.

CONSIDERATIONS FOR A MORE COORDINATED RETIREMENT



NAVIGATING MEDICARE WITH GREATER CLARITY

Healthcare is an important and often complex component of retirement planning.

While Medicare provides a foundation of coverage, understanding enrollment timing, coverage options, and whether supplemental policies are appropriate can feel overwhelming. These decisions carry both financial and practical implications, making a thoughtful and informed approach essential.

Through Raymond James, clients have access to [Chapter](#), an independent Medicare advisory service that can help guide individuals through the process. Chapter provides education around available options and helps compare plans based on personal preferences and healthcare needs, and coverage differences such as Medicare Supplement and Medicare Advantage plans.

Visit askchapter.org/raymondjames to learn more or connect with a Chapter advisor to review your options.

If navigating Medicare is part of your current or upcoming retirement planning, this may be a helpful resource to explore as you evaluate your coverage and confirm it continues to meet your needs over time.



ALIGNING LIFESTYLE AND FINANCIAL GOALS

A meaningful retirement often starts with clarity around how you want to spend your time. This can include both everyday routines and larger priorities that shape your lifestyle and spending.

Weekly: Staying active or social, such as meeting friends for pickleball, mahjong, or a regular lunch

Seasonal or quarterly: Hosting a gathering, joining a class, or planning smaller trips, or making contributions to a family member's 529 plan

Annual: Larger goals like a destination trip with family or extended travel, reinvesting a required minimum distribution (RMD), gifting a portion of an RMD through a qualified charitable distribution (QCD), or gifting appreciated stock to children or grandchildren

From there, it becomes a matter of aligning those goals with your financial resources.

Trade-offs often come into focus, such as choosing between a major trip and ongoing lifestyle expenses, deciding whether to downsize or relocate, or prioritizing experiences, family support, or new commitments like adopting a pet or giving back.

Revisiting these priorities over time can help ensure your plan stays aligned as your interests and circumstances evolve, allowing your financial strategy to continue supporting the life you want to live. If you'd like to talk through how these goals fit into your plan, we're always here as a resource.



FORBES RECOGNITION - CONTINUED COMMITMENT TO EXCELLENCE

We're pleased to share that Michael has once again been named to the Forbes Best-in-State Wealth Advisors list for 2026, reflecting a continued commitment to thoughtful, long-term guidance.

Phases' approach centers on steady, sustainable growth, with an emphasis on well-structured investments and the long-term benefits of compounding rather than reacting to short-term market movements. This recognition reflects a combination of factors, including industry experience, compliance standards, and a consistent approach to best practices in serving clients.

You can view additional details about this and other recognitions on our [website](#).

We're grateful for the trust you place in our team and for the opportunity to continue supporting you through each phase of your financial life.



KNOW SOMEONE PREPARING FOR RETIREMENT?

We're always grateful when clients introduce us to friends or family members who may be approaching retirement or navigating decisions around healthcare, income planning, and long-term financial strategy.

If someone in your life could benefit from a conversation, we would be honored to connect. You're welcome to forward this to someone who may benefit or connect us directly if an introduction would be helpful.

[READ THE ARTICLE ON OUR WEBSITE](#)

REACH OUT TO US



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«EXCELLENCE IMPLIES STRIVING FOR THE HIGHEST
STANDARDS IN EVERY PHASE OF LIFE»

— John W. Gardner —

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The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any opinions are those of Phases Financial Group and not necessarily those of Raymond James.

Raymond James is not affiliated with Eversafe.

Michael Lipkins has been named to The Forbes Best-in-State Wealth Advisors list for the years: 2019, 2021-2026. The Forbes Best-in-State Wealth Advisors 2026 ranking, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2024 to 6/30/2025 and was released on 4/7/2026. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weighs factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 52,043 nominations, roughly 11,302 advisors received the award. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors/> for more info.

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