# GUNDRUM INSURANCE & INVESTMENTS LLC

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**www.gundrumii.com**

## WHAT WE CAN HELP WITH:

**INSURANCE:** Medicare, Health, Group, Auto, Life, Homeowners and Commercial

**INVESTMENTS**:** Retirement Consulting, Roth and Traditional IRA, Mutual Funds, Stocks, Bonds, Annuities, College Savings







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## WHY CHOOSE GUNDRUM INSURANCE & INVESTMENTS?

At Gundrum Insurance & Investments, you are not just another customer, you're part of the family. And just like family, we're here for you when things get tough. Whether you need help understanding what insurance is the best fit, or managing your plans for the future, our staff here at GII are ready to help in any way we can!

## *Important Dates for Health Insurance:*

*Medicare Annual Enrollment Period is October 15th – December 7th.*

*Marketplace/ACA Open Enrollment Period is November 1st – January 15th.*

## MEDICARE CLIENTS

If you would like to review your current Medicare and/or Prescription drug coverage plans, or have questions regarding your Annual Notice of Change, please reach out to your agent! Now is the time to make any changes. Annual Open Enrollment runs until December 7th!

## MARKETPLACE/ACA CLIENTS

New Agent Authorization Requirements for 2027.

You will receive an email or text message in the near future from HealthSherpa requesting authorization for your agent to assist with your Marketplace coverage. We will not be able to access or review your Marketplace application until this authorization is complete.

To save time during your appointment, we strongly encourage you to complete this step before coming into our office. If identity verification is required, you will be prompted to complete it during the same process.




**PLEASE NOTE**
**IN OBSERVANCE OF THANKSGIVING, GUNDRUM'S OFFICE WILL BE CLOSED THURSDAY NOVEMBER 26TH & FRIDAY NOVEMBER 27TH**



## DON'T LET ICE DAMS FREEZE YOUR BUDGET!

### Fall Home Prep Tips:

Before the first major snowfall hits, taking a weekend to winterize your property can save you thousands of dollars in property damage and prevent unexpected insurance headaches.

As your local insurance team, we want to help you protect your investment. Here are the two most critical tasks to tackle before the ground freezes:

1. The Gutter Clean-Out – Clear debris, check downspouts, and inspect brackets.
2. Freeze-Proof Your Plumbing – Disconnect garden hoses, shut off and drain outdoor valves and keep the heat on.

## HOW RETIREMENT SPENDING CHANGES WITH TIME

New retirees sometimes worry that they are spending too much, too soon. Should they scale back? Are they at risk of outliving their money? This concern may be legitimate. Some households "live it up" and spend more than they anticipate as retirement starts to unfold. In 10 or 20 years, though, they may not spend nearly as much.

**By The Numbers**

The initial stage of retirement can be expensive. The Bureau of Labor Statistics figures show average spending of $84,946 per year for households headed by pre-retirees, Americans age 55-64. That figure drops to $61,432 for households headed by people age 65 and older. For people age 75 and older, that number drops even further to $55,834.*1*

**Spending Pattern**

Some suggest that retirement spending is best depicted by a U-shaped graph—it rises, then falls, then increases quickly due to medical expenses.

But a study by the investment firm BlackRock found that retiree spending declined very slightly over time. Also, medical expenses only spiked for a small percentage of retirees in the last two years of their lives.*2*

What's the best course for you? Your spending pattern will depend on your personal choices as you enter retirement. A carefully designed strategy can help you be prepared and enjoy your retirement years.

1. Bureau of Labor Statistics, 2026
2. BlackRock.com, 2026. (Based on a 2017 landmark study that looked at retirement spending.)

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## REVIEWING WHAT YOU KNOW!

**Q: What is "other than collision" insurance?**
A: Comprehensive, this coverage applies to all non-collision accidents outside of your control.
Example: Hitting an animal, a crack in your windshield, vandalism, etc.

**Q: What is collision insurance?**
A: Collision coverage applies to any accident where you collide with another vehicle or object.
Example: Hitting a mailbox, rearending another vehicle, etc.

If you have any additional questions about your insurance coverages, call our office, 262-644-5866 to talk to an agent. We are always happy to assist you!



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