



BERRY FINANCIAL GROUP, INC.
NEWSLETTER
OCTOBER 2019

A Confident Financial Future

Wednesday, October 9..... Ruth’s Chris Steak House in Myrtle Beach, SC (6:00 PM)
Thursday, October 10..... Ruth’s Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, October 15 Ruth’s Chris Steak House in Myrtle Beach, SC (6:00 PM)
Thursday, October 17..... Ruth’s Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, October 22 Ruth’s Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, October 29 Ruth’s Chris Steak House in Myrtle Beach, SC (6:00 PM)
Thursday, October 31..... Ruth’s Chris Steak House in Myrtle Beach, SC (6:00 PM)
Wednesday, November 13..... Port City Chop House in Wilmington, NC (6:00 PM)
Thursday, November 14 Ruth’s Chris Steak House in Wilmington, NC (6:00 PM)

Invitations to the above seminars are distributed by a direct mail marketing firm in Florida. If you receive one, please do not call the RSVP number provided on the invitation.

Clients and their spouses are invited to attend these functions; however, we do ask that you bring someone with you who is at or nearing retirement age and has never heard Richard’s presentation.

When registering for one of these seminars, please contact our home office at 1-888-774-6181. By calling us directly, you are assured top priority for seating at these workshops.



2019 Client Appreciation - Saturday, November 9
REGISTER TODAY!



Medicare Annual Enrollment Period (By Reid Mathews)

This will be my fifth annual enrollment period as an advisor offering Medicare supplements. I have taken countless exams and tests about this program, and I am very passionate about helping people understand how complex and then potentially, how simple enrolling in Medicare supplemental plans can be. I sometimes refer to myself as the Medicare Master (haha!), and I like to take my clients through a 90 second Medicare 101 class when they meet with me. There are multiple “enrollment periods” throughout the year, and we are coming up on one of the most popular periods, the Annual Enrollment Period --- October 15 through December 7.

What are some possible changes that someone on Medicare can make October 15 through December 7?

- You can switch from Original Medicare to Medicare Advantage or vice versa.
- You can also switch from one Medicare Advantage plan to another.
- You can switch from one Medicare Part D (prescription drug) plan to another.
- If you didn't sign up for a Part D plan when you were first eligible, you can do so during this time frame, although a late enrollment penalty may apply.

Medicare Supplements (Medigap)

Medicare supplemental plans are like the F, G, N, K, etc. plans. You may switch this AT ANY TIME during the year, but you must be able to answer the health questions and pass underwriting. Any doctor in the country who accepts Medicare services MUST accept your Medigap policy. These plans are more expensive, but they offer much more comprehensive coverage. As of 2020, the F plan will no longer be offered to people joining Medicare. If you already have the F plan, you will be grandfathered in to keep that plan.

Medicare Advantage (PPO, HMO, SNP, PFFS, MSA)

Generally speaking, Medicare Advantage plans have a lower premium than Medigap. Also, if you choose a PPO, you can go to any doctor that receives Medicare! The downside to having a Medicare Advantage plan would be that your out-of-pocket expenses would be much higher than with Medigap if you use it frequently. If your health changes dramatically while on a Medicare Advantage plan, you will NOT be able to switch back to a Medigap policy. *We are offering multiple Medicare Advantage plans now to better serve our clients; so if you are interested in learning more about them, please call our office!*

Prescription Drug Coverage (Part D)

There is no one-size-fits-all Prescription Drug card. Many of them change every year, and your specific medications will determine which card is best for you. We have taken the time to get licensed with multiple drug card companies so we can offer you the best rates and the best coverage tailored to your specific needs. Choosing the right plan could save you and your family thousands of dollars.

Health insurance is a big deal which is why becoming eligible for Medicare can be such a daunting task for many people. At Berry Financial Group, it is our goal to give you peace of mind with every aspect of your financial plan. Our average client is 64.7 years of age so Medicare planning is a very important part of our practice. If you or someone you know has questions about enrolling in Medicare, choosing a Medigap or Advantage plan, or needs help with a Part D prescription drug plan, call our office today. We would love to help you with all of your financial needs including health insurance.

FOOD DRIVE

This year we have again partnered with North Strand Helping Hand to host a food drive during our annual client appreciation event.

If you are interested in helping, we encourage you to bring at least **2 items** on **November 9th** for the food drive. Bins in which you may place your donations will be stationed near the entrance, and staff will be available to assist if needed. **Donations may also be dropped off at any of our offices. Please call prior to dropping off to be sure someone is available to receive your donation**

All items donated will help local families throughout the holiday season. To learn more about North Strand Helping Hand, visit their website at

www.NorthStrandHelpingHand.org

RECOMMENDED ITEMS

- CANNED YAMS
- INSTANT MASHED POTATOES
- CANNED PASTA SAUCE (NO GLASS)
- BOXED MACARONI AND CHEESE
- CANNED FRUITS AND VEGETABLES
- SOUP, CHILI, RAMEN NOODLES





JORDAN BERRY, DMD


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Christmas Drop In

**Saturday, December 7
11:00 AM – 3:00 PM**

**HOME OF JAN AND RICHARD BERRY
WHO IS INVITED?**

**ANYONE WHO BECAME A NEW ANNUITY, LONG TERM CARE, LIFE, OR
MEDICARE SUPPLEMENT CLIENT OR
SENT A REFERRAL
JUNE 3, 2019 – DECEMBER 6, 2019**



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