

The logo icon for Health Wealth Connection, featuring a red heart, a stack of three gold coins with dollar signs, and a white circular arrow pointing clockwise.

**HEALTH
WEALTH
CONNECTION**

Assistance with Retirement Planning and Medicare
Prepare for Retirement the *Right Way*

Whether you plan to retire in the next 2 years or the next 20 years...

We're here to help.



THE HEALTH WEALTH CONNECTION

Provided at no cost to CTI employees and family members.

Planning for retirement can be confusing. Many of us need help to understand the options available. The Health Wealth Connection can provide information about saving for retirement, managing money in retirement and also your health insurance options in retirement.

We have licensed and credentialed specialists who will take the time to explain your choices and set you on the right path to a successful retirement.

 **Get Started Today 877-266-7159**

HEALTH



Quality, affordable health insurance is central to not only your physical wellbeing but also to your financial wellbeing. We can help with customized health insurance recommendations suited to your needs and your budget.

You will receive personalized attention from a health insurance specialist who will provide answers to your questions about the health insurance puzzle.

WHAT KIND OF
MEDICARE OPTIONS
DO YOU HAVE?

Working after 65 - Is your health insurance at work or Medicare the best choice?

Retiring at 65 - Which Medicare option is best for you?

Retiring younger than 65 - You'll still need health insurance. Do you know where to get the coverage that's best for you?

WEALTH



We design customized action plans to meet your unique needs, including financial planning, retirement readiness and individual investment solutions. We will review your goals and objectives on an ongoing basis to make sure you are on track and that our services are proactive.

Whether you have questions about your 401(k), IRA, brokerage account or other retirement and financial planning issues, our trusted advisors can provide advice tailored to your needs.

FINANCIAL PLANNING FOR RETIREMENT

- > Are you financially prepared?
- > Social Security - when should you start collecting?
- > Do you have a plan or are you leaving it to chance?



GET ANSWERS TODAY
877-266-7159

*Preparing for retirement can be the difference between a so-so retirement and one that is happy, healthy and terrific. **So be prepared!***

More information on the Health Wealth Connection and other CTI benefits is available at www.ctibenefits.com.





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THE HEALTH WEALTH CONNECTION IS PROVIDED BY
OSWALD COMPANIES

ABOUT OSWALD COMPANIES

Cleveland-based and employee-owned, Oswald is one of the nation's largest Independent insurance brokerage and risk management firms. Headquartered in The Oswald Centre in downtown Cleveland, Oswald is comprised of 475 employee-owners.

Investment advice is offered through Oswald Financial, Inc., and Oswald Financial Wealth Management, Registered Investment Advisor. Oswald Financial, Inc. is independent and has complete flexibility in choosing investment products that best suit our clients' needs. Our independence allows us to focus solely on servicing our clients and always acting with our clients best interests in mind.

Securities are offered through LPL Financial, member FINRA/SIPC. Oswald Financial, Inc. and Oswald Financial Wealth Management are separate entities from LPL Financial.

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