



# THE DOLLAR CHASE

OCTOBER 2022 | [WWW.PBFROUNTREE.COM](http://WWW.PBFROUNTREE.COM) | [PBF@PBFROUNTREE.COM](mailto:PBF@PBFROUNTREE.COM) | (303) 238-5123

## PLEASE JOIN US! CLIENT SEMINAR



**Wednesday, November 2  
5:27pm to 7:02pm**

**The Clement Center  
1580 Yarrow Street  
Lakewood, CO**



**Mark Fetterhoff from AARP will talk about what's trending in 2022 for fraud and scams.**

**Our advisors will talk about the market and an election update.**

**PLEASE RSVP (303) 238-5123**

## ME ICARE OPEN ENROLLMENT SEASON

It's Medicare open enrollment time. This year's window is from October 15 to December 7. During this time you can join, switch, or drop a plan. Remember though, if you are outside your initial enrollment period, which includes three months before and 3 months after you turn 65 or when you have just retired from a job where you had health insurance, you will be subject to a permanent penalty. The longer you wait this penalty goes up. Any changes made will take effect January 1st next year.

## CHECK YOUR TSP BENEFICIARIES

After the June switchover, some TSP participants have found that their beneficiary designations are no longer there. It's always a good idea to check your beneficiaries to be sure they are up to date, and even more so now to be sure they are listed.

If you have questions about your IRA or TOD beneficiaries on your accounts with us, please call and we'll be happy to check them for you.

## KEEPING YOUR INFORMATION SAFE WITH US

If you haven't already set up a password with us, please call and do so. To keep your information safe when we email your information, we are password protecting documents that we attach. We may also use the password in case someone calls pretending to be you.

*When you are emailing documents to us, here is how to password protect them in adobe:*

While the document is open in adobe, click File, then Protect Using Password. Be sure Viewing is checked, type in your password twice, click Apply, then save the document.



*I can't wait to pick pumpkins, drink hot cocoa, hide in a huge pile of leaves and avoid all responsibilities.*

*You know, fall stuff.*

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### THE PERSONAL BENEFIT FINANCIAL AND ROUNTREE & ASSOCIATES FAMILY

~ SHARLA, ERIC, RON, MELISSA, ED, REGINA, JILL, LYNNAE, KAREN, KC, KELLY AND LAURIE ~

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