



When you think about your legacy, your mind likely goes to the things that matter most: who will inherit the family beach home, your multi-generational business, the meaning behind the jewelry passed down decade after decade, and the charitable impact that carries your name forward.

But there may be a quiet factor working against all of it. And it has nothing to do with the markets.

It's healthcare costs.

The Domino Effect

According to Fidelity Investments, a 65-year-old retiring in 2025 will need approximately \$172,500 for healthcare expenses throughout retirement. For a 65-year-old couple, this translates to an estimated need of \$345,000.¹

Without a deliberate strategy, assets intended for your children or grandchildren may gradually be redirected to cover rising premiums, long-term care, or unexpected hospital stays.

Where Planning Can Make a Difference

The most effective way to prevent healthcare-related erosion is to build a plan that aligns with your current stage of life and financial goals.

For Professionals and Families

Tools like Health Savings Accounts (HSAs) offer a triple tax advantage: tax-deductible contributions, tax-free growth, and tax-free withdrawals for qualified expenses. Flexible Spending Accounts (FSAs) use pre-tax dollars to cover predictable medical costs, defending your post-tax income.

For Retirees

Your healthcare decisions directly affect your retirement income. Review your Medicare coverage and evaluate supplemental options. Gaps in coverage or long-term care expenses can impact retirement cash flow. Strategically plan withdrawals that strive to minimize taxes while maintaining liquidity for healthcare needs.

For Business Owners

Your business and personal financial plans are more connected than they may appear. Evaluating your company's health coverage and how it impacts future cash flow, succession, or a potential sale can help ensure healthcare doesn't become an afterthought at a critical moment.

A More Intentional Approach

Regardless of where you are today, effective healthcare planning often comes down to three core elements:

1. **Risk Assessment:** Understanding what's covered, what isn't, and where future exposure may exist.
2. **Tax-Efficient Funding:** Separating healthcare reserves from long-term legacy assets.
3. **Family Communication:** Clarifying preferences now to avoid difficult decisions later.

Living Well Today Shouldn't Mean Leaving Less Tomorrow

Healthcare planning is about ensuring that your wealth serves the purpose you intended. If you are unsure how healthcare fits into your broader plan, it may be worth a closer look. Simply reply to this email and we can walk through it together.

Interested in learning more? Reach out to request our Healthcare Planning Checklist, a simple guide for evaluating how your current plan aligns with your long-term goals.



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¹**Fidelity Investments** *24th Annual Retiree Health Care Cost Estimate (2025)*

[Fidelity Institutional: Understanding your clients' health care needs](#)

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