CAPITAL VIEW INVESTMENT GROUP

Advisors with D.A. Davidson & Co. member SIPC

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Quarterly Newsletter

Medicare – A Key Piece to the Retirement Puzzle *(Estate Planning Series)*

Happy Summer! We hope you are enjoying the warmer weather and are able to spend some time with family and friends these next few months, whether that be a staycation or traveling somewhere fun!

As part of our commitment to helping you navigate all aspects of financial planning, we're kicking off a new educational series focused on key estate planning topics. This quarter, we're starting with a foundational element for anyone approaching age 65: Medicare.

What Is Medicare?
Medicare is a federal health insurance program for people age 65 and older, as well as some younger individuals with certain disabilities. While it plays a vital role in retirement security, understanding how and when to enroll—and which plan is best for your needs—can feel overwhelming. There are multiple parts (A, B, C, D), rules around timing, and dozens of plan options depending on your location and healthcare preferences.

Unfortunately, making the wrong decision can result in permanent penalties, coverage gaps, or higher out-of-pocket costs.

Our Partnership with Chapter
To help simplify this process, we've partnered with Chapter, an independent Medicare guidance firm. Chapter's licensed advisors provide comprehensive, unbiased Medicare support at no cost to you. They search through 24,000+ Medicare plan options to ensure you receive the most suitable coverage based on your specific health and financial needs.

Unlike most Medicare advisors who may only recommend plans that pay them the most, Chapter is compensated the same regardless of the plan you choose—ensuring their only priority is what's best for you.

What You Can Expect
- One-on-one support from a dedicated Medicare advisor
- Education and guidance through enrollment and beyond
- Ongoing assistance as your health needs evolve
- No pressure, no cost, and no bias - just personalized advice

To get started or ask questions, feel free to give us a call or reach out to Chapter's team directly via e-mail at dadavidson@askchapter.com.

We believe this partnership will bring valuable peace of mind during a critical planning stage.

Market Comment
Markets have remained resilient through the first half of the year, despite ongoing concerns about inflation, interest rates, and geopolitical tensions. While volatility may persist in the months ahead, we continue to believe that staying disciplined, diversified, and focused on long-term goals remains the best approach. As always, we are monitoring economic developments closely and remain committed to helping you make sound financial decisions regardless of market conditions.

We look forward to continuing this educational series next quarter with another estate planning topic—and as always, we're here to help you make the most of every season of life. Please don't hesitate to reach out if you have any questions or would like to review your financial plan. Thank you for your continued trust and partnership.

Best Regards, Mark, Brad T., Drew, Brad H., Krupa & Erin

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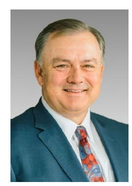

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