

5 Critical Retirement Mistakes That Cost You \$100,000+

FREE GUIDE - Flo Faction Insurance 2025 Edition

Why This Free Guide Could Save You \$100,000+

Most people make these 5 critical mistakes that cost them tens of thousands of dollars in retirement. This free guide reveals exactly what these mistakes are and how to avoid them.

What You'll Learn:

- â The #1 Social Security mistake that costs \$30,000+
- â How to avoid Medicare penalty fees (\$15,000+)
- â Investment allocation errors that destroy wealth (\$20,000+)
- â Estate planning oversights (\$15,000+)
- â Long-term care planning failures (\$10,000+)

Chapter 1: Mistake #1 - Not Maximizing Social Security Benefits

The Cost: \$30,000+ in lost benefits

The Problem: Claiming too early without strategy

The Solution: Optimization strategies revealed

Action Steps: What to do right now

Chapter 2: Mistake #2 - Ignoring Healthcare Costs

The Cost: \$25,000+ in unexpected expenses

The Problem: Underestimating Medicare costs

The Solution: Complete healthcare planning

Action Steps: Medicare enrollment checklist

Chapter 3: Mistake #3 - Poor Investment Allocation

The Cost: \$20,000+ in lost returns

The Problem: Wrong asset allocation for your age

The Solution: Age-appropriate strategies

Action Steps: Portfolio optimization guide

Chapter 4: Mistake #4 - Inadequate Estate Planning

The Cost: \$15,000+ in unnecessary taxes

The Problem: Missing essential documents

The Solution: Complete estate planning checklist