



**Wesley's Priority
Reservation List
Members**

Exclusive Downsizer's Club

**In-person
& online**



10 | Re-investing Your Real Estate Proceeds for Maximum Return & Minimum Risk

Tues., October 14, 2:00 pm Wesley Lea Hill
Assembly Hall



11 | Recognizing Real Estate Scammers

Tues., November 11, 2:00 pm Wesley Tehaleh
Event Center

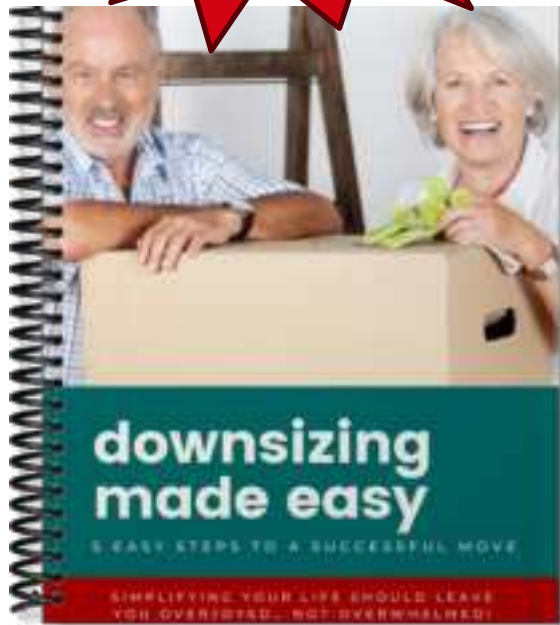


12 | Celebrate Your Successes

Tues., December 9, 2:00 PM
Wesley Des Moines Terrace Auditorium



A Team RED
Gift for You
Engage – Educate –
Empower



Wesley's Priority Reservation List Members

Exclusive Downsizer's Club
Monthly Seminar Series

Downsizer's Club Online Library

**Recorded Presentations & Downloadable PDF Materials Available
Exclusively for Wesley Downsizer's Club Members**



Scan the QR code to access
the Online library

Or go to:

WesleyChoice.org/Downsizers-Club

Club Binders Available Through Your Community Relations Director

Team
R.E.D

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This Month



Tuesday, October 14th, 2025, 2:00 pm
Online or In-Person

Wesley Leah Hill – Assembly Hall
Call to reserve a seat.



Kathryn Kleber
Facilitator



Senior Transition Specialist
Managing Broker
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Re-investing Your Real Estate Proceeds for Maximum Return & Minimum Risk

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Team
R.E.D.



I'm Settled into
my new Wesley
home

Team RED sold
my house

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“Now What do I do with the proceeds?”

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You've successfully transitioned to Wesley and completed your home sale. Congratulations! Now comes an important question many residents face: **how should you manage these funds to support your lifestyle, maintain financial security, and preserve your legacy?**

Don't just let your cash sit idle!

Let Your Money Work for You

Strategic investing helps your funds generate returns rather than losing value to inflation over time.

Tax Planning

Smart strategies can reduce your tax burden and help you understand your future **Medicare** calculations

Prepare for Potential Emergencies

Having accessible funds for unexpected expenses provides peace of mind and financial security.

Add Care Coverage

Consider insurance and long-term care options to protect your assets and ensure quality care when needed.

Keeping Pace with Inflation

Invest strategically to maintain your purchasing power as living costs rise over time.

Grow your Wealth

Balance growth with security to potentially increase your financial resources.

Leave a Legacy

Plan thoughtfully to support family members, charities, or causes you care about.



Make Your Money Work for You: Safe Investment Options



Understanding the Impact of Inflation

- What would have cost \$10,000 - 90 years ago
- Adjusted for inflation now costs ???
 - **\$2,695,863.00**



Is Anything Really Safe?

While no investment is completely risk-free, several options provide principal protection with varying levels of return. Understanding these choices helps you balance safety with growth potential.



For Every \$100,000

- **Bank pays you**
- **Regular Savings Account** (average 0.02%): \$200/year
- **High-Yield Savings** (average 1.7%): \$1,700/year
- **CD** (current average 3.8%): \$3,800/year
- **Savings Bonds** through Treasury Direct (EE and IPS Bonds): rates vary, but offer government backing



Investment options can provide security and liquidity, making them ideal for emergency funds and short-term needs.





Trivia Time

- Saving for a rainy day
- Saving for the King's fund
- The Bond Market
- The Stock Market

Bond Market defined

- Bond Market Crash

Stock Market defined

- Stock Market Major Crashes:
**1955,1962,1970,1973,1982,1987,
2000, 2001, 2008,2011,2015
2018,2020,2022**
- Recovery times
\$100 = \$135,037

What if you would like to see a little more Growth?

For funds you won't need immediately, growth-oriented investments can potentially provide higher returns. While these options involve more risk than savings accounts or CDs, they offer the opportunity to outpace inflation and build wealth over time.

Corporate bonds

Current 10-year notes yield approximately 5.15%, providing \$5,150 annually per \$100,000 invested.

Bond Funds

Diversified bond portfolios currently average 4.95% returns (\$4,950 per \$100,000).

Mutual Funds

Professionally managed portfolios that pool money from many investors, providing diversification across stocks, bonds, or both.

ETF's

Exchange-traded funds offer low-cost diversification with the flexibility to trade throughout the day like individual stocks.

Individual Stocks

Direct ownership in companies offers growth potential but requires careful research and typically higher risk tolerance.

Annuities

Annuities are insurance-based contracts that provide guaranteed income, either immediately or in the future.



Each investment type serves different purposes in a well-balanced portfolio. Your financial advisor can help determine which combination aligns with your goals, timeline, and comfort with market fluctuations.

Annuities provide guaranteed income, much like a pension.

Can produce a constant stream of income

Life Insurance product

Annuitization

Continued until...

- **Sole Survivor:** Income payments continue for one person's lifetime.
- **Joint Survivor:** Income payments continue for the lives of two individuals (e.g., spouses).
 *100% *75% *50%
- **Period Certain:** Payments are guaranteed for a set number of years, potentially extending for life.
- **GLIA**



- ✓ **Identify Goals**
- ✓ **Manage Money**
 - Widows Penalty
 - Roth Conversions
 - RMD
 - Social Security
 - Medicare
 - Emergency Cash
 - Legacy Planning
 - Gifting Strategies
- ✓ **Insurance**

2025 Medicare Part B Premium		
File individual tax return	File joint tax return	Monthly Premium
\$105,000 or less	\$210,000 or less	\$185.00
\$105,000 to \$131,000	\$210,000 to \$262,000	\$259.00
\$131,000 to \$163,000	\$262,000 to \$326,000	\$369.90
\$163,000 to \$196,000	\$326,000 to \$392,000	\$480.80
\$196,000 to \$500,000	\$392,000 to \$750,000	\$591.90
\$500,000 or above	\$750,000 and above	\$628.90

Building a portfolio to match your personal goals.

- ***Buckets of money over time***
- ***Balance based on those goals***

The Teeter Toter Approach

- Like a balanced teeter-totter, your portfolio should balance based on your financial goals.



Grow Your Legacy

- Build wealth that extends beyond your lifetime to benefit future generations and causes you care about.

Save Money on Taxes

- Implement strategic tax planning to keep more of what you've earned and reduce your lifetime tax burden.

Future Care Planning

- Prepare financially for potential long-term care needs without depleting assets meant for other purposes.

Charitable Giving

- Support meaningful causes while potentially receiving valuable tax benefits through strategic donation planning. Donor Advised Fund (DAF)

Grandchild Education

- Help fund educational opportunities for grandchildren using tax-advantaged accounts and gifting strategies.

- **Large Company**
- **Neighborhood based**
- **We can come to you**
- **Easy Estate Transition**
- **Estate Services**
- **Tools**
 - DAF
 - Advisory Tax Harvesting
 - QCD
 - More Products and services than most firms



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Questions

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And

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Answers

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