The Complete Guide To Health Insurance For an Early Retirement

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HELLO & WELCOME

Did you know that 51% of Americans retire between the ages of 60 and 65, before they are eligible for Medicare?

That's why, within this guide, we'll discuss your options for health insurance for early retirement.

But, first, why should you listen to me?

As a financial advisor, you may not believe I'm saying this, but…

I don't believe everyone NEEDS a financial advisor.

However, having a financial advisor can add tremendous value.

The thing is, most people who hire me don't need to.

Instead, they do so because they'd rather spend their time doing other things knowing their money is being optimized by someone who has the sole task of ensuring they're doing everything possible to reach their financial goals.

On the other hand, I also realize many people enjoy managing their own finances. They prefer autonomy over having to rely on someone else. If that's the case for you, I encourage you to continue to do so.

Nonetheless, I want to support you on your journey, and that's why I wrote this book.

With it, you should be able to develop a framework you can use when you're in a position to retire early (i.e., make work optional & create true financial freedom).

Before we dive in, let me tell you a little about my background and how I got to where I am today.

I grew up around undisciplined wealth in Malibu, CA. My parents were great at making money, but I learned that's very different from having a financial strategy. I couldn't understand why, but there was always stress in the household, no matter how much money came in the door. There was always stress.

I later learned that my parents had multiple financial advisors throughout their life because they had been burned by bad experiences with incompetent advisors.

In the end, they didn't trust any advisor, which is entirely reasonable considering they were often smashed with hidden fees and poor advice. I regret to say this is incredibly common from people who reach out to me, today.

However, they also lacked the confidence needed to build a great financial plan independently.

This may have partially influenced me to get into finance so I could change the future rather than risk a repeat of the past. However, I've also always been a numbers guy, and seeing a financial plan come to life brings me great fulfillment.

My background is in creating tax-free income for institutions. Previously, I worked with Nuveen investments, a multi-billion dollar firm specializing in helping institutions, endowments, and pension funds.

But throughout that time, I felt like I was missing something critical.

I wanted to work with clients 1-on-1.

That's why; nowadays, I'm the Vice President and a Lead Financial Planner at Root Financial Partners.

I am also the host of the Early Retirement podcast.

Through these roles, I have found my passion in helping people invest, save on taxes, and create an overall financial strategy that ensures they get the most out of their money before and after retirement.

Learning from my parent's experience and the experiences I've heard from too many other people burned by poor advice, it doesn't make sense to work with an advisor if the value you're receiving doesn't greatly outweigh the fee charged.

Read that again.

If your financial advisor's advice doesn't outweigh the fee they charge, you're wasting your time, money, and energy.

I want my clients to be excited to pay the fee. And, spoiler alert - *they're happy*.

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Ari is everything you could want in a financial advisor. He's extremely knowledgeable, and takes the time to answer all your questions no matter how simplistic. He is prompt with his communication, and cares about his clients by going above and beyond!

KAREN MOORE-WALKER

Think of it in simple terms, in a situation most of us are in each day - buying a meal.

When we go to a restaurant, and the server is excellent, the food is tasty, and the location is incredible, putting your card down on the bill doesn't feel like a chore - in fact, you're happy to support the business.

On the flip side, if your meal is cold, the server is rude, and the atmosphere is dead, you will dread opening your wallet.

Throughout my career, I've spoken with thousands of people who are great at making money but lack a financial plan. This generally meant they worked longer than they liked, spent less than they desired, and, most importantly, didn't sleep as well at night because of it.

In my role, I want to actively change that for as many people as possible.

Today I work with clients who have saved and invested well already.

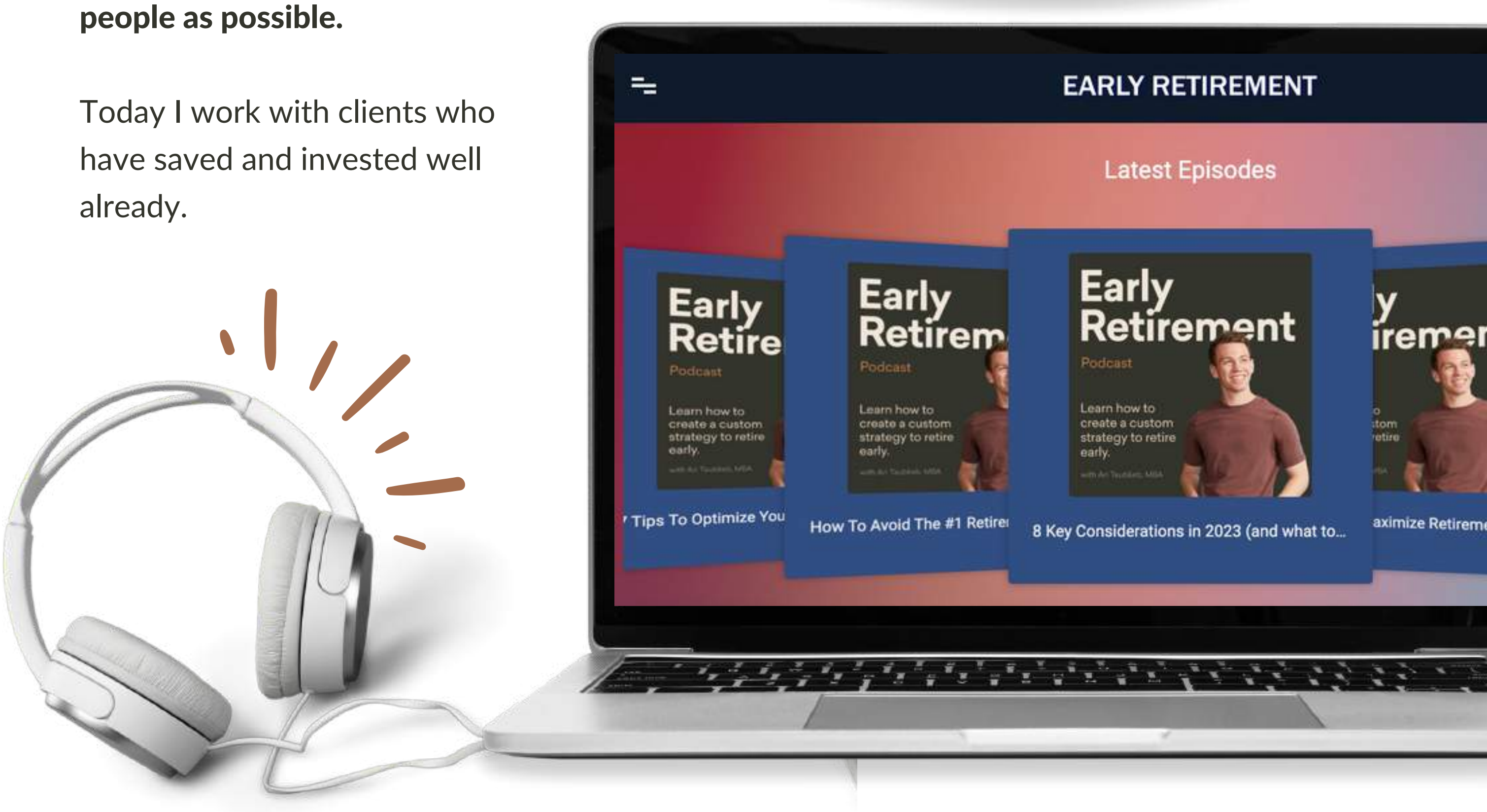
Generally, they have between $1M - $5M in investable assets and want to maximize the effectiveness of what they've worked so hard to create, especially when it comes to retiring early.

I specialize in working with clients hoping to retire early and looking for a holistic financial plan through investment management, tax planning, estate planning, insurance, cash flow, etc.

If this sounds like something you'd like to learn, too, stick around.

If you're ready to create a custom strategy without reading any further, you can start immediately by clicking the button below. It's never too early to start planning.

CREATE MY CUSTOM STRATEGY NOW



ARE YOU READY TO RETIRE?

Before we ask ourselves about health insurance, let's find out if you're ready to retire. Your first thought might be: "I've been ready to retire from the day I started working, Ari," - and I get that.

However, when it comes to retirement, there is more at stake here than just the numbers. Some people don't visualize what retirement truly means, they don't have a vision for what life looks like on the other side, and my questions are:

- *How can you be sure it's the right move for you without a clear vision?*
- *Are you mentally prepared to retire?*
- *Do you have a list of activities you are entirely ready for?*
- *What does the reality of retirement look like for you on a daily basis?*

The last thing you should do is aim for early retirement and not enjoy every minute of it. That defeats the whole purpose. Then you're stuck in a neverending loop of unhappiness, moving from a potentially unenjoyable career into an unenjoyable retirement.

I'm determined not to let this happen to you.

I've worked with people who are blindly focused on early retirement. They think it's the only solution for them when, truthfully, they just need a career change or a reduced hour/part-time job instead.

Not liking your job doesn't mean you need to aim for early retirement; it means you need a new job.

Full retirement brings transformative changes that we need to be prepared for. If we enter retirement too early, overspending in the early years (due to boredom, a new sense of freedom, carelessness, or otherwise), then we risk not having enough in our portfolio for our latter years.

Consistent stability should be everyone's aim in retirement.

When it comes to retirement, you need to ensure you have enough money, period, without having to worry and second guess your decision.

None of us want to jump back into work in our 70s - that would be entirely counterproductive to the early retirement plan, which is why I don't like to rely on the Monte Carlo analysis.

If you were hopping on a flight and the pilot told you that you had a 90% chance of survival, would you take the 10% chance of dying in a plane crash or allowing your family to pass away a few minutes into the flight?

I don't mean to be morbid, but we need to look at retirement with the same lens, ensuring that all loose ends are tied up, guaranteeing long-term success, rather than taking chances - no matter how slight that chance may seem.

I will say that without going through the end analysis with Ari, I'm not sure when I would have felt confident enough to pull the trigger on my own especially in the current economic environment.

SCOTT C.

THE HEALTHCARE OBSTACLE

With all that said, many people come to me and say, "Ari, I think I'm in a good position to retire early, but that means I won't have health insurance!"

They're right.

You won't... at least not, traditionally speaking.

That's why so many people are frightened away from retiring early - for this very reason alone. They have the financial assets to do so, yet they don't follow through because of this short-term expense.

So what should you do?

Well, simply put - plan for it.

Let's assume you retire early, at around 60, and let's pretend you and your spouse both need coverage of $800/month until you reach 65 (when Medicare kicks in).

That's $19,200 x 5 years = a total of $96,000.

Yes, that's nearly $100,000, and I know that is significant. However, knowing the exact numbers you need to tally up, allows you to develop a plan, and follow through on your retirement dreams.

HEALTH INSURANCE OPTIONS

The smoothest road to finding health insurance for early retirement is to understand your options.

So, let's go straight into the details.

There are three main types of health insurance options available to early retirees.

INDIVIDUAL HEALTH INSURANCE

This is individual health insurance that you purchase on your own, without any further assistance or subsidies from the federal government, state, or employers.

COBRA

The next option takes COBRA into account, which is a federal law that allows you to continue your employer-sponsored health insurance for up to 18 months after you leave your job. However, you will have to pay the full cost of the insurance, plus a 2% administrative fee.

STATE HEALTH INSURANCE EXCHANGES

State health insurance exchanges offer a variety of health insurance plans to individuals and families. These plans are subsidized by the government, so that you have access to more affordable options when compared to individual health insurance or COBRA schemes.

While these are the three main considerations for early retirees, there is also the option to take advantage of your spouse's health insurance, if you and your spouse do not intend to retire at the same time.

SPOUSE'S HEALTH INSURANCE

While some employers have started imposing restrictions on spousal coverage, especially if the spouse already has access to insurance through their own employer, many still permit it under certain circumstances, such as a qualifying event like a job loss.

If you're currently comparing costs, it's essential to carefully evaluate your options in this area. For instance, if one spouse has a chronic health condition while the other is in good health, it might be more cost-effective for one partner to choose a plan with a higher deductible and lower premium, while the other opts for a plan with a lower deductible and higher premium. This approach allows you to tailor a system that takes individual and collective circumstances into account.

PUBLIC VERSUS PRIVATE MARKETPLACES

When it comes to choosing your health insurance option, there are two categories to consider: public and private. Let's look at each one in more detail so you have a clear overview of your options.

PUBLIC MARKETPLACE

Public marketplaces are open to the general public, and under ACA law, you cannot be denied public health insurance for preexisting conditions. These marketplaces enable individuals and families to purchase a health insurance policy from their state's exchange up to 60 days before or after they lose qualifying health coverage.

Plus, depending on your income, you may be able to claim a premium tax credit for your public health insurance. Furthermore, you may also save money through cost-sharing reductions, which can work alongside your tax credit. The lower your income, the greater your savings in this instance.

THE COST OF PUBLIC INSURANCE

To get a more accurate idea of how much your public health insurance may cost, you can draft some numbers through the Health Insurance Marketplace calculator below.

I've found it to be incredibly accurate as there are options to enter your income, age, and family size to gauge your eligibility for subsidies as well as calculate an overall idea of how much health insurance may cost.

Aside from that, it will also provide you with an estimate of whether you qualify for Medicaid or not.

CALCULATE MY PUBLIC INSURANCE

Ari Taublieb has done an excellent job for me in retirement and tax planning for a successful retirement. As part of Root Financial, he provides full service financial planning, in my case for retirement and passing down an inheritance, and has provided me with peace of mind in my investment portfolio, with the knowledge that by following Ari's and James's recommendations, it is likely to grow significantly throughout my retirement and over the long term. I feel like I am in excellent hands with Root Financial, and I appreciate Ari's great responsiveness whenever I have questions or need to make changes to the plan. I like that they are open to planning conservatively in terms of potential investment returns.

DEBORA W.

PRIVATE MARKETPLACE

The other option is, of course, private marketplaces which are known to be more exclusive, often restricted to a select group of handpicked participants that fit their target group.

Choosing private health insurance might make sense if you have specific coverage needs or require maximum flexibility to visit out-of-network specialists — and are willing to pay for it.

The main drawback of private marketplace insurance is that you cannot claim a tax credit for it. So, you're losing out on some of the advantages of public insurance in that sense.

To find out more about the private insurance options available that coincide with your budget, and specific health needs, you can check out the finder tool below. This should fast-track your search and allow you to get quick quotes from multiple providers to begin the process.

PRIVATE INSURANCE FINDER

MEMBERSHIP-BASED GROUP HEALTH PLANS

For true transparency, it's important to mention the possibilities of membership-based group health plans. To qualify for such a scheme, it will be helpful to connect with any professional association, membership organization, or religious group you belong to and find out if they have any plans available that you could join.

Within certain groups, some members will have access to group health insurance coverage that is given at a discount in comparison to seeking the coverage as an individual or couple.

What are some examples of membership-based group health plans?

The AARP and Freelancers Union are just a few examples of organizations that offer such programs to eligible members. However, you can also check with local chamber of commerce plans, trade unions or other professional networks you're connected with.

The primary reason we chose to go with Root was due to their expertise in tax planning. We have worked very hard to accumulate our investment balance and cannot express how happy we are with the services we've received. We previously were with the fancy big-name firms and felt like small fish in a BIG pond. Now, my husband and I feel we're getting the service we've been looking 30 years for. Only thing I wish we did was find them sooner.

SUSAN C.

CHOOSING THE RIGHT PLAN FOR YOU

When whittling down the best options for you, there are a couple of key things every person considering early retirement should keep in mind.

They include:

YOUR BUDGET

How much can you afford to spend on health insurance each month?

Everything that is in excess of this shouldn't be considered as a viable option. Remember this is a temporary expense.

YOUR HEALTH

Do you have any pre-existing conditions?

If so, make sure the plan you choose covers them entirely.

YOUR LIFESTYLE

Do you travel frequently?

If so, you'll need to make sure the plan you choose has good out-of-network coverage.

Once you've considered these factors, you can start shopping for plans that best match your needs.

No matter what, make sure that you compare plans carefully, asking as many questions as necessary to get the exact answers you need to select a company - or not.

This decision shouldn't be taken lightly, and the sooner you find a suitable provider that aligns with your life and goals, the easier it'll be in general to navigate your insurance - safe in the knowledge that you're covered.

INDIVIDUAL HEALTH INSURANCE

THE PROS

It offers customized coverage. Being able to select a plan that best suits your specific healthcare needs is a big plus. With that, you have the flexibility to choose the coverage levels, deductibles, and network of doctors that best match your needs and preferences.

There are no employment ties. This insurance is not tied to your employment, which is why it's so perfect for those who wish to retire early. This removes a lot of the worries you may have about early retirement and healthcare.

You may gain access to subsidies. Subsidies and tax credits can allow for huge savings. However, it's important to note that these subsidies are dependent of your income and are generally in more favor for people in lower income brackets.

THE CONS

The costs are highly variable. They tend to vary widely based on things like your age, location, and pre-existing conditions. These variations can cause huge price variability that may impact your choices.

May have limited network options. Some plans might have a more restrictive network of doctors and hospitals compared to employer-sponsored plans. This can lead you to seek care from out-of-network providers, which leads to additional costs, or not gaining the care you hoped for. All of these details should be explained when you're shopping around for a provider.

It can be a complex process. Choosing the right plan requires careful evaluation of your options, premiums, deductibles, and provider networks. There is no other way to describe it other than time-consuming.

COBRA INSURANCE

A recent study showed about half of the country's population receives healthcare through their employer.

THE PROS

It provides continuity of coverage. If you retire early, you may have a gap in coverage before you can qualify for Medicare. COBRA can help you bridge that gap.

It offers the same coverage as your employer-sponsored plan. This means that you will have the same doctor network, prescription drug coverage, and other benefits that you had when you were working.

It can be a more affordable option than individual health insurance. Individual health insurance can be expensive, especially if you have pre-existing conditions. COBRA may be a more affordable option in comparison.

THE CONS

It can be expensive. As mentioned earlier, you will have to pay the full cost of the insurance, plus a 2% administrative fee. This can be a significant financial burden, especially if you are on a fixed income.

It is not always available. COBRA is only available if your employer has 20 or more employees. If your employer has fewer than 20 employees, you may not be eligible for COBRA.

It is not always renewable. COBRA coverage is only available for 18 months. After that, you will need to find another source of health insurance.

STATE HEALTH INSURANCE EXCHANGES

THE PROS

You may have access to subsidies and tax credits.
All subsidies can reduce the cost of your premiums, making coverage more affordable. However, these are subject to your income, meaning you may not be able to benefit from them if you're a higher earner.

Straightforward comparison and selection process.
Having access to a marketplace where you can compare different plans side by side makes this process far less painful than searching for individual health insurance. With this easy-to-access transparency, you can evaluate your coverage options, costs, and networks, before finalizing any decision.

You have consumer protections.
State health insurance plans must comply with consumer protection regulations. This ensures you have access to essential health benefits, preventive services, and the ability to appeal coverage decisions should you run into issues. This makes it easier to navigate and removes the risk of being blindsided by your insurance.

THE CONS

Your location impacts your access.
State health insurance exchanges are specific to each state, and coverage options vary significantly. If you plan to relocate after retirement, you may need to transition to a new exchange or navigate different coverage options which can complicate the process.

Specific enrollment periods:
State exchanges often have specific open enrollment periods, which means if you miss this timeslot, you may have to wait until the next open enrollment period to sign up. This can be inconvenient, especially if you wish to get your insurance options sorted as soon as possible.

Some network restrictions may apply.
Some plans may have limited networks of doctors and hospitals, which could increase your risk of out-of-pocket care, or simply limit your options.

SAVING MONEY ON HEALTH INSURANCE

When it comes to saving money on health insurance, it's important to note that the cheapest premium may not lead to the most affordable option all around. Lower premiums can lead to large out-of-pocket expenses that totally counteract any of the savings you feel you have gained from your affordable plan.

That's why knowing more upfront is key to long-term success, especially when planning for early retirement.

Whenever someone asks me, "Ari, is there any way to save on health insurance?" then these are the four tips I always give.

SHOP AROUND

Get quotes from multiple (and as many) insurers as you can before you choose a plan. In the end, you can't be sure if you're getting the best deal if you haven't browsed all options.

LOOK FOR DISCOUNTS

While the cheapest option may not always be the most reliable, that doesn't mean you shouldn't seek discounts. Insurers offer discounts for things like paying your premium in full each month or having a high deductible.

CONSIDER A HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

HDHPs have lower monthly premiums, but you'll have to pay more out of pocket for healthcare costs until you reach your deductible. However, if you're healthy and don't expect to have a lot of medical expenses, an HDHP can be a great way to save money. Just be sure you understand the risk and have some cushions in place (see next point) to protect yourself in case of an emergency.

CONTRIBUTE TO A HEALTH SAVINGS ACCOUNT (HSA)

When you have an HDHP, you can contribute money to an HSA. The money in your HSA can be used to pay for qualified medical expenses, and it grows tax-free. You can also access the money tax-free, and contributions are tax-free, so it's an all-round savings plan to protect yourself.

THE PERKS OF THE AFFORDABLE CARE ACT

Of course, one of the best options to save on insurance for early retirees is to purchase health insurance through the Affordable Care Act (ACA) marketplace.

This specific marketplace offers a variety of health insurance plans to individuals and families, and the plans are subsidized by the government, so they may be more affordable than individual health insurance.

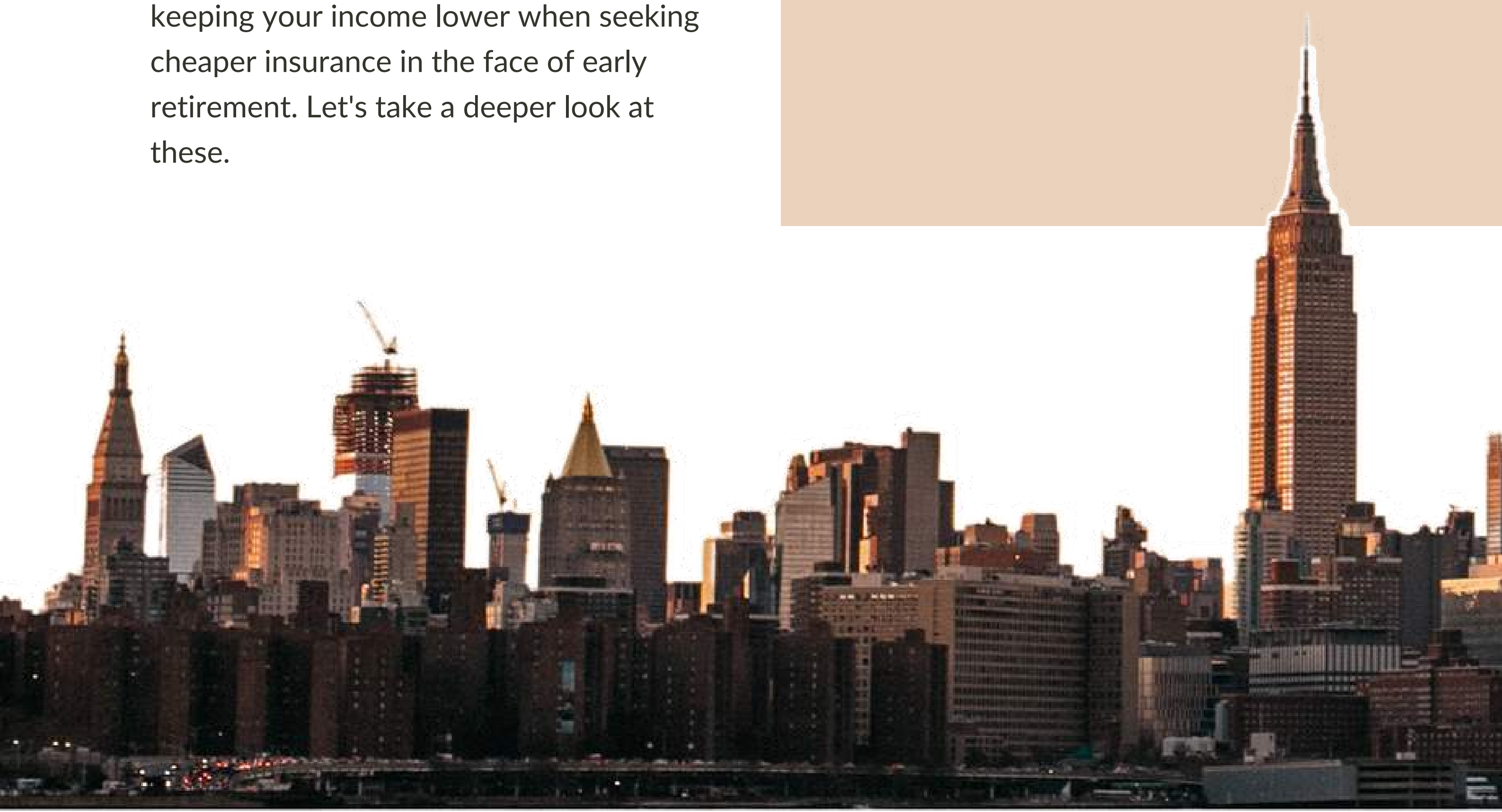
Your subsidy amount is based on your income, so if you can keep your income low, you'll qualify for a larger subsidy. This can save you hundreds (or even thousands) of dollars each year on your health insurance premiums.

In fact, there are multiple benefits to keeping your income lower when seeking cheaper insurance in the face of early retirement. Let's take a deeper look at these.

And in the end it's not the years in your life that count. It's the life in your years.

ABRAHAM LINCOLN

Come to think of it, Abe was ahead of his time when it comes to his thoughts about an early retirement.



THE BENEFITS OF KEEPING A LOW INCOME

While keeping your personal income low may not be a viable option for everyone, it could be a possibility for some people.

In fact, it may offer a number of benefits that could even be seen as favorable to a high-income, since the savings counteract the added payout.

YOU HAVE MORE CONTROL OVER YOUR HEALTHCARE

When you have a high income, you're more likely to be locked into an employer-sponsored health plan that you don't like. On the other hand, if you have a low income, you'll be able to shop for a health insurance plan that meets your needs and budget - without restrictions.

YOU CAN BE MORE FLEXIBLE WITH YOUR RETIREMENT PLANS

If you have a high income, you may feel pressure to keep working longer in order to save for retirement. However, if you have a low income, you can afford to retire earlier and enjoy your golden years for longer. This is something most people don't consider.

YOU CAN SAVE MONEY ON YOUR HEALTH INSURANCE PREMIUMS

As mentioned, the amount of your health insurance subsidy is based on your income. So, if you can keep your income low, you'll qualify for a larger subsidy, which can save you a lot on your health insurance premiums.

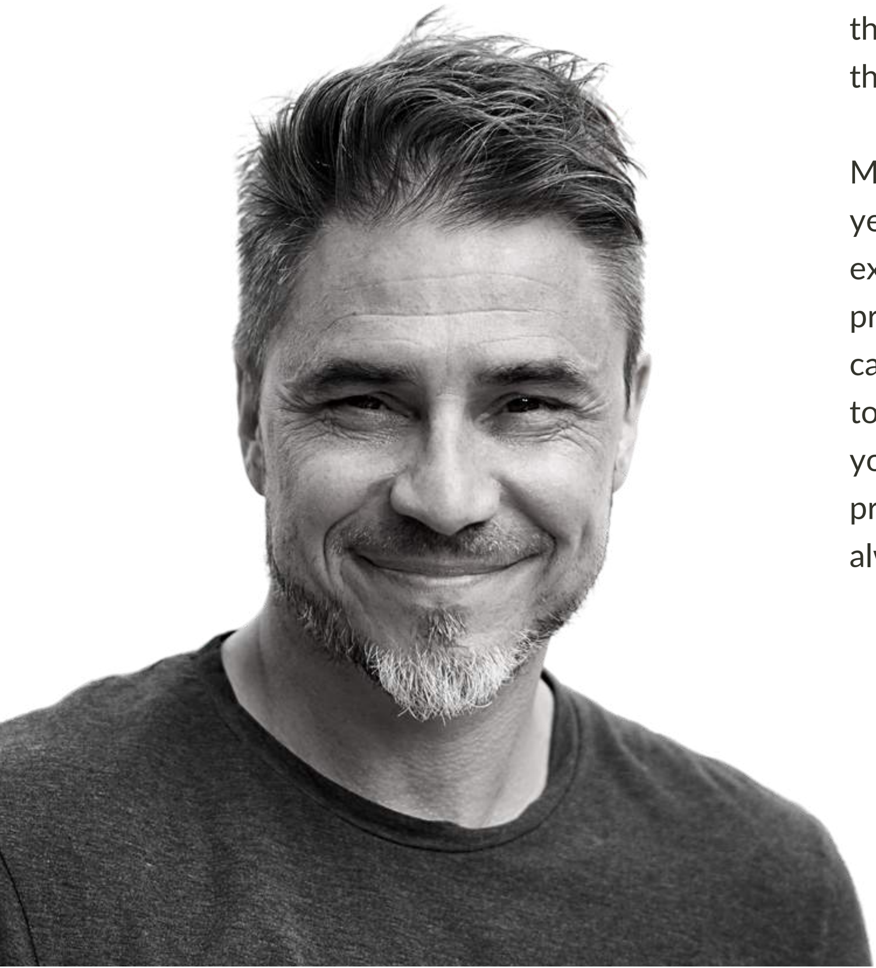
BONUS MATERIAL

Retirement can be a wonderful time of life - if you've planned for it diligently and realistically.

Like everything in life, it's smart to plan for the unexpected, especially when it comes to health insurance in early retirement. The more protections you have in mind, the more secure your retirement will be. That's why choosing the right plan is such a big deal.

By taking cautionary steps to save money, you can ensure that you have the coverage you need to stay healthy and enjoy your retirement years in peace.

Here are some of my final top tips when it comes to health insurance for early retirement.



PRO TIP #1

HEALTHCARE MARKETPLACE

Lowest premium does NOT always mean lowest cost.

ALWAYS look at more than just a monthly premium when you're shopping for options. The more details you have, the less risk of surprises down the line.

I recommend checking for:

- Deductibles/Copays
- Drug Costs
- In-Network v. Out-of-Network

The Healthcare Marketplace has a cool feature built-in that you can use to estimate your total annual cost of different plans - this total includes deductibles, copays, premiums, etc., so that you have a complete overview rather than rough calculations.

Make sure to click on "estimate your total yearly costs" to choose how often you expect to visit doctors and get prescriptions throughout the year. This can be a helpful - *yet often overlooked* - tool. Naturally, if you expect to rarely use your insurance then looking at plan premiums may be sufficient, but it's always advisable to have some overview.

PRO TIP #2

PLAN FOR OUT-OF-POCKET

Fidelity Investments estimates that a 65-year-old couple who retires today and is covered by Medicare will need roughly $315,000 (after tax) in today's dollars for out-of-pocket medical expenses during retirement. This estimate includes Medicare premiums, copays, and deductibles; however, it does not include any costs incurred for nursing homes or long-term care.

I recommend having about 15% of your monthly budget available for healthcare expenses.

15%!?

Yes, 15%! Healthcare inflation is running far quicker than general inflation at the moment (and doesn't look to be slowing down any time soon).

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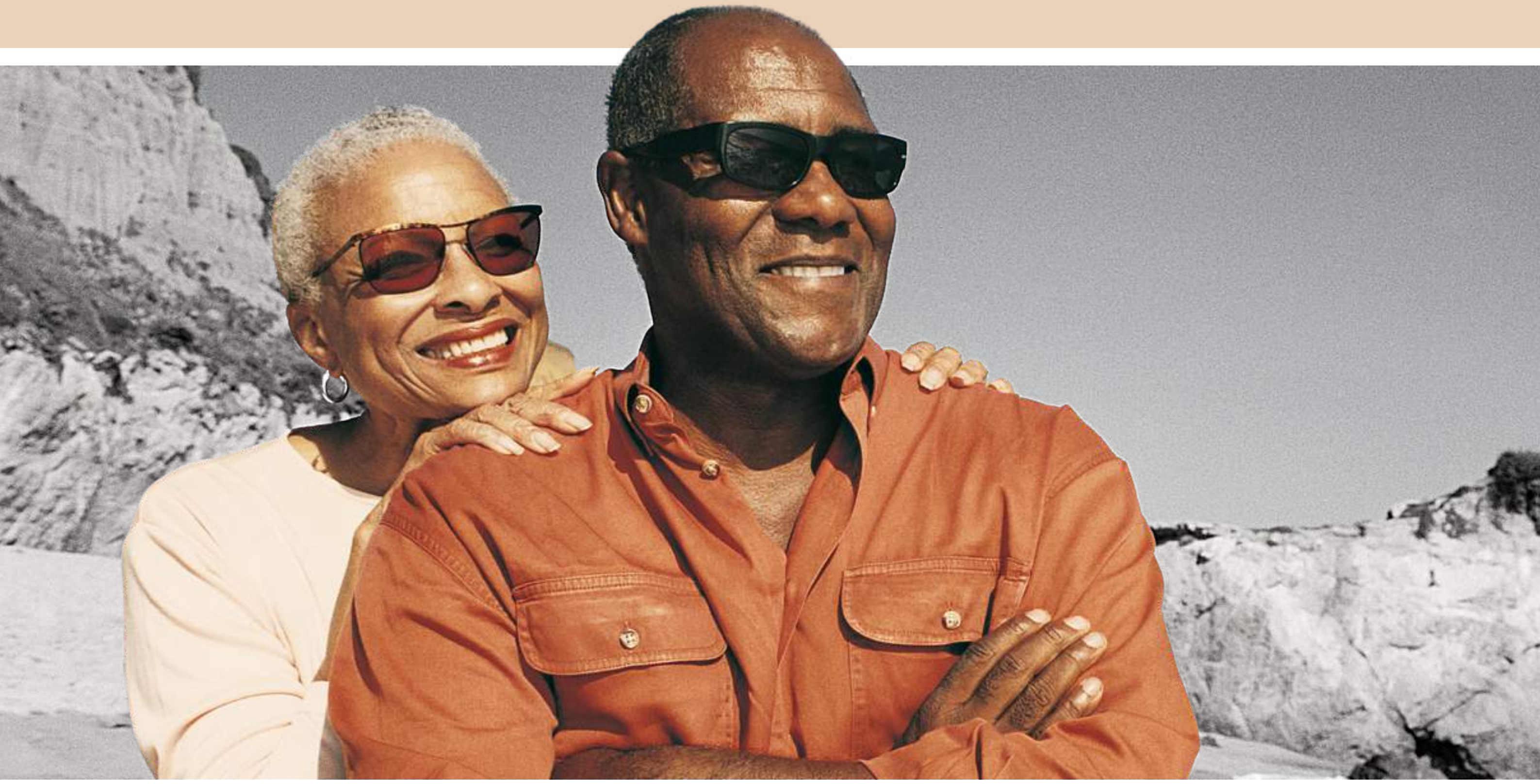
Ari specializes in an early retirement. He wants you to know that when he gives you the green light, you're in a comfortable position to retire early without worry. He's naturally conservative which makes me feel safe when we're going through planning projections. I wouldn't have the confidence I have today without Ari.

JULIA L.



PRO TIP #3

AVOID ROTH CONVERSIONS

If you are trying to qualify for low-income health insurance (and the subsidies and tax credits that go along with it), avoid Roth conversions.

Here's why:

ROTH CONVERSIONS INCREASE YOUR INCOME.

When you do a Roth conversion, you convert traditional IRA or 401(k) assets to Roth IRAs. This increases your taxable income in the year of the conversion. If you are already close to the income limits for subsidies, a Roth conversion could push you over the limit and make you ineligible for subsidies.

ROTH CONVERSIONS DO NOT COUNT AS EARNED INCOME.

Earned income is one of the factors used to determine your eligibility for subsidies. Roth conversions do not count as earned income, so they will not help you qualify for subsidies.

ROTH CONVERSIONS CAN MAKE IT HARDER TO QUALIFY FOR MEDICAID.

If you do a Roth conversion, your income may increase so much that you can be ineligible for Medicaid.

What are the alternatives?

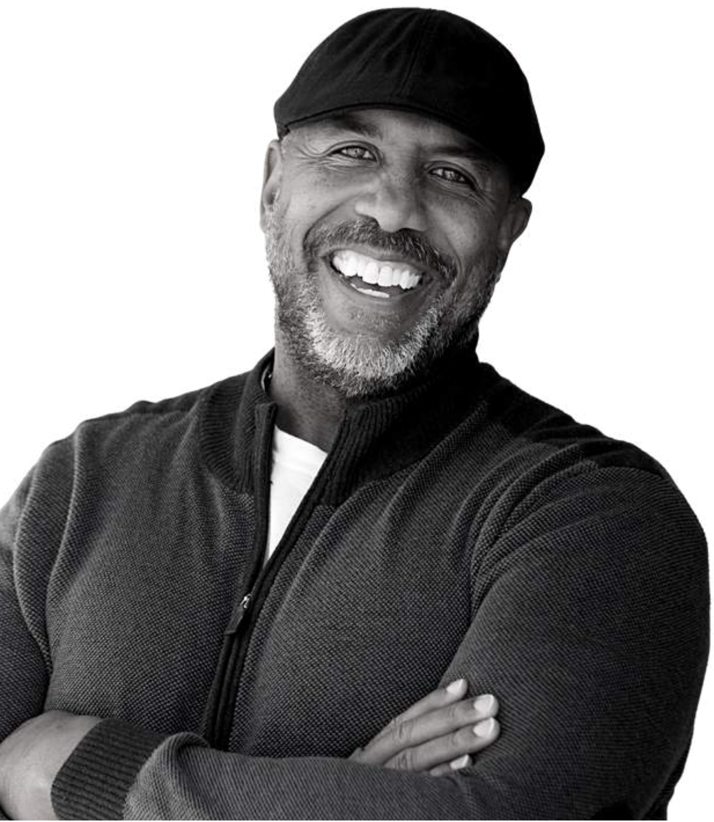
- Contribute to a health savings account instead.
- Invest in a taxable brokerage account.
- Take advantage of employer-sponsored retirement plans.

PRO TIP #4

USE AN HSA IF YOU CAN!

HSAs are funded with pretax dollars, your contributions can be invested for potential tax-deferred growth, and distributions are tax-free if used for qualified medical expenses, including copays, deductibles, and coinsurance fees. That's a triple threat that we love to see!

In 2023, the IRS permits individuals with self-only coverage to contribute up to $3,850 per year toward their HSA and those with family coverage can contribute up to $7,750.50. When you plan on early retirement, you can fund your HSA annually and leave those dollars to accumulate for retirement, paying out of pocket for new medical expenses you incur while you are still employed.



PRO TIP #5

RETIREMENT HEALTH REIMBURSEMENT ACCOUNT

If you are lucky, your employer may also offer a Retirement Health Reimbursement Account (RHRA), which is fully funded by your company and allows you to use contributions tax-free to pay for qualified medical expenses incurred during retirement. These things may include medical, pharmacy, dental, and vision expenses, and, in some cases, health insurance premiums, including those incurred for COBRA and long-term care coverage, as determined by your employer.

Many come with a service requirement that stipulates employees must work for the company for a set number of years — for example, 10 years — before they are eligible to claim the account, which is important to consider with this option.

PRO TIP #6

MEDICARE BEFORE 65

"Okay, Ari, what about this whole Medicare thing though... are there any exceptions to this over 65 rule?"

Yes, in most cases, you will qualify for Medicare once you turn 65. HOWEVER, if you're under 65, you may be able to enroll in Medicare if you have:

- ESRD (end-stage renal disease)
- ALS (also called Lou Gehrig's Disease)
- A disability and have been receiving Social Security benefits for at least 24 months.

PRO TIP #7

SHORT TERM INSURANCE

Another option is to buy short-term health insurance. It is a cheaper alternative to buying your own individual or family health insurance policy that may help bridge the gap between retiring and enrolling in Medicare.

These options are generally cheap; however, these plans offer significantly less comprehensive coverage when compared to a marketplace health insurance plan. On top of that, you can be denied or charged more for short-term health insurance depending on your pre-existing conditions.

While this option offers less comprehensive coverage it may help you avoid steep health care bills in worst case scenario situations before you're eligible for Medicare.

eHealth is an option you can use to help you find short term health insurance available in your area. I receive no compensation from them...ever.

This guide is solely dedicated to an early retirement and how to think about health insurance. It does not discuss Long-Term Care and how to plan for it!

Most of my clients have the assets to self-insure. However, I also have a podcast topic discussing the pros/cons of buying LTC policy vs. self-insuring. You can listen to that here: Should You Self-Insure or Buy Long-Term Care Insurance?

THAT'S IT FOR NOW!

READY TO START PLANNING?

I'm always here to help. Whether you want to listen to my podcast or get one-on-one advice, I'm there to support you every step of the journey.

I help people retire early, and my aim is to help you achieve that as seamlessly as possible.

To build a custom strategy that is based on your goals and financial situation, click the button below:

LET'S TALK

To never miss another retirement tip, make sure you like and subscribe to my podcast by clicking the play button below.

Thanks for reading.

Until next time,

Ari

I help people create a custom strategy to retire early.

ARI TAUBLIEB, MBA

Vice President & Financial Planner

UNSURE ABOUT WHAT MAKES THE MOST SENSE FOR YOU?

Click the button below to create your holistic & comprehensive strategy.

With that, you can begin spending time on what matters the most.

CREATE MY CUSTOM STRATEGY NOW

If you ever have any questions, please feel free to reach out to me directly at:

ari@rootfinancialpartners.com