

UCARE'S MEDICARE ADVANTAGE EXIT

UCare, one of Minnesota's largest nonprofit health insurers, has announced it will terminate all Medicare Advantage plans, effective December 31, 2025. This decision will affect an estimated 158,000 seniors across Minnesota who currently rely on UCare for their Medicare Advantage coverage.

Members will continue to be covered through December 31, 2025, but must select new coverage during the Annual Enrollment Period in fall 2025 to avoid losing benefits.

If you are affected by this change, contact your health insurance broker or give MN Health Insurance Agency a call. They can help review and identify the best available Medicare Advantage or Supplemental (Medigap) plan options and can help with the enrollment process for an effective date of January 1, 2026.

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Anyone you refer can hop on a quick, free call with us to ask any financial questions on their mind.

HOW TO REFER

Click "Refer a Friend" at the top of our website or scan the QR code to share your referral and we'll take it from there!

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YEAR-END CHARITABLE GIFTING

Are you making charitable donations at year's end? If so, you should know about some of the financial "fine print" involved, as the right moves could potentially bring more of a benefit to both you and your chosen charity.

Evaluate the Impact

How can you maximize the impact of your gifts? First, consider giving to a qualified charity with 501(c)(3) nonprofit status. Also, [Charity Navigator](#), [Charity Watch](#), and [Give Well](#) have websites that offer information to help you evaluate a charity and learn about how effectively it utilizes donations. If you are considering a large donation, it is often wise to ask the charity involved how it will use your gift.



If you're still working, you may want to check with your employer. Some companies match charitable contributions made by their employees, an often-overlooked opportunity to give back.

Itemize to Optimize

To deduct charitable donations, you must itemize them on IRS Schedule A. So, you'll need to log each donation you make. Ideally, the charity will provide you with a form to document proof of your contribution. If the charity does not have such a form handy (and some do not), a receipt, a credit or debit card statement, a bank statement, or a canceled check can work. The IRS may want to know three things: the name of the charity, the gifted amount, and the date of your gift.

Remember, itemized deductions may only have tax benefits when they exceed the standard income tax deduction, so be sure to check on the standard deduction amount for your tax filing year.

Show Your Appreciation

Many charities welcome non-cash donations. In fact, donating an appreciated asset can be a tax-savvy move. You may wish to explore a gift of highly appreciated securities. Selling securities can lead to a taxable event. As an alternative, we can write a letter of instruction to a bank or brokerage, which can facilitate authorizing a transfer of shares to a charity.

This transfer can accomplish three things:

1. You can manage paying the tax you would normally pay upon selling the shares.
2. You may be able to take a current-year tax deduction for the full fair market value of the shares.
3. The charity gets the full value of the shares, not their after-tax net value. This can be a winning strategy all around.

Distribute with Purpose

For individuals age 70½ or older, a Qualified Charitable Distribution (QCD) can be one of the most efficient ways to give. A QCD allows you to transfer up to \$108,000 per year directly from your IRA to a qualified charity. The amount donated counts toward your required minimum distribution (RMD) but is excluded from your taxable income, which can help reduce the tax impact on your Social Security benefits or Medicare premiums.

Unlike typical charitable contributions, QCDs do not require itemizing deductions, making them especially appealing for retirees who take the standard deduction. It's important to ensure the distribution is made directly from the IRA to the charity to qualify for tax-free treatment. Be sure to keep records of your completed QCDs for your tax preparer, we'll also include this information in the annual tax letter we send to you.

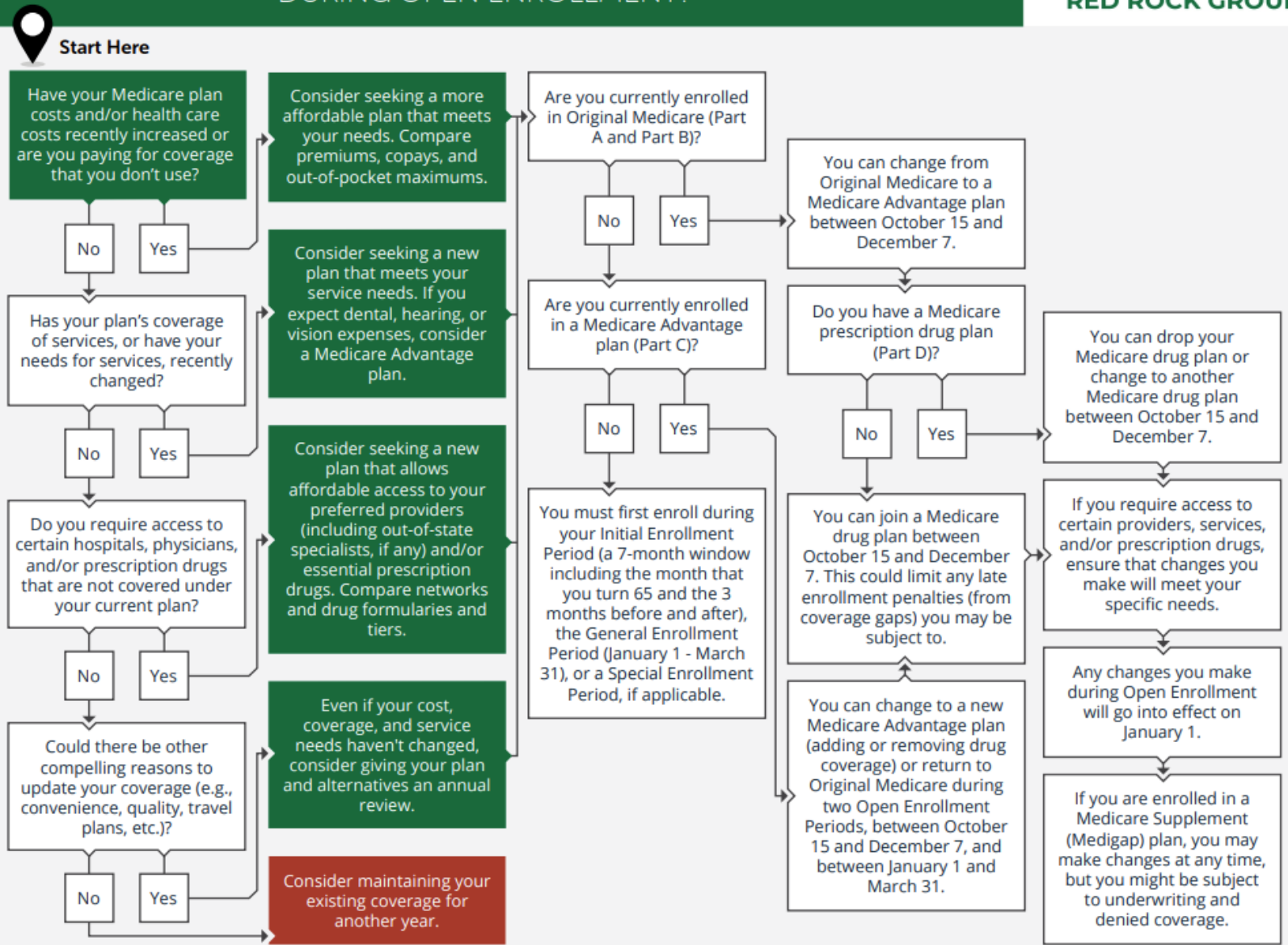
Whatever your situation, we can help you give wisely as the year comes to a close. We're here to help find a strategy that works for your situation.



MEDICARE OPEN ENROLLMENT FROM OCT 15 - DEC 7

2025 · SHOULD I CHANGE MY MEDICARE COVERAGE DURING OPEN ENROLLMENT?

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WHO IS YOUR TRUSTED CONTACT?

Adding a trusted contact gives us someone we can reach out to if we ever suspect fraud or unusual activity in your account. It's an important safeguard against elder financial abuse, which totals an estimated \$3.4 billion in suspicious transactions each year.

What a trusted contact CAN do:

- Be contacted by us if we see unusual account activity
- Help confirm your contact information if we can't reach you
- Assist if we suspect financial exploitation or diminished cognitive capacity

What a trusted contact CANNOT do:

- Place trades or make transactions on your behalf
- Access your money or account(s) directly
- Change beneficiaries or account ownership

Who should you choose?

- Someone you trust deeply
- Ideally, someone with basic financial knowledge
- Someone who will respect your privacy and act ethically

Action Step

If you would like to add or update your trusted contact, let us know. You are not required to supply this information however, adding a trusted contact is a proactive measure to safeguard your financial well-being.



5TH ANNUAL CLIENT APPRECIATION RIVERBOAT CRUISE!

Thank you to all of our amazing clients who joined us for another beautiful day on the St. Croix River. If you were not able to make it, we hope to see you next year!

It was a true pleasure to spend time with you and celebrate the valued relationships that make our work so rewarding. We are grateful for your continued partnership and look forward to many more opportunities to collaborate and grow together.

Check out even more pictures on our website!

redrockgroup-focusfinancial.com/events



Capital Gains Tax

When Selling Your Home



When you sell your home, **you may be liable for capital gains tax if it has appreciated in value** over your ownership period.



Married homeowners pay no tax on the first **\$500,000** of profit on their home. (**\$250,000** for single homeowners.)



To qualify, you must meet both the **ownership test** and the **use test**. That means you've owned and used the house as your main home for at least two out of the last five years, before the sale. You can only use this exemption once every two years.

When calculating your profit, you may also **add the costs and cost basis for any home improvements**.

9 FACTS ABOUT RETIREMENT

Retirement can have many meanings. For some, it will be a time to travel and spend time with family members. For others, it will be a time to start a new business or begin a charitable endeavor. Regardless of what approach you intend to take, here are nine things about retirement that might surprise you.

1. Many consider the standard retirement age to be 65. One of the key influencers in arriving at that age was Germany, which initially set its retirement age at 70 and then lowered it to age 65.
2. Every day between now and the end of the next decade, another 10,000 baby boomers are expected to turn 65. That's roughly one person every eight seconds.
3. The 65-and-older population is one of the fastest-growing demographics in the United States. In 2022, there were 58 million Americans aged 65 and older. That number is expected to increase to 82 million by 2050.
4. Ernest Ackerman was the first person to receive a Social Security benefit. In March 1937, the Cleveland streetcar motorman received a one-time, lump-sum payment of 17¢. Ackerman worked one day under Social Security. He earned \$5 for the day and paid a nickel in payroll taxes. His lump-sum payout was equal to 3.5% of his wages.
5. Seventy-eight percent of retirees say they are confident about having enough money to live comfortably throughout their retirement years.
6. The monthly median cost of an assisted living facility is around \$6,000, and seven out of ten people will require extended care in their lifetime.
7. Sixty-six percent of retirees depend on Social Security as a major source of their income. The average monthly Social Security retirement benefit as of January 2025 was \$1,976.

9 FACTS ABOUT RETIREMENT CONT.

- Centenarians – there are 108,000 of them as of 2024. By 2053, this number is expected to increase to 513,000.
- Seniors aged 65 and over spend over four hours a day, on average, watching TV.

These stats and trends point to one conclusion: The 65-and-older age group is expected to become larger and more influential in the future. Have you made arrangements for health care? Are you comfortable with your investment decisions? If you are unsure about your decisions, maybe it's time to develop a solid strategy for the future

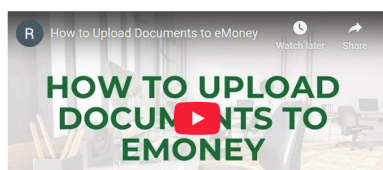
"HOW TO" VIDEOS ON OUR WEBSITE

We've created a library of short "How To" videos to guide you through frequently asked questions and common tasks. Whether you're looking for help with Schwab account access, document uploads, depositing checks or other services, these videos are here to make things easier.

We plan to keep adding to this library. If there are any video guides you would like to see, please let us know.



Helpful "how to" videos for commonly asked questions.



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