SFL Solutions For Life

Weekly Insight
July 20, 2026

Retire Before 65 With ZERO Regrets

This Week's Focus

Retiring before 65 can sound like freedom. No alarm clock. No daily work schedule. More time with family. More control over your life.

But before you leave work, there is one question that needs a clear answer: **What happens between the day your paycheck stops and the day Medicare starts?**

That stretch can affect your health insurance, monthly income, Social Security timing, taxes, savings withdrawals, and future peace of mind.

This issue of SFL Weekly Insights helps you look at the early retirement gap in plain language so you can avoid guessing, avoid regret, and know what needs to be reviewed before you make a major move.

Content Overview

- Why retiring before 65 creates a planning gap
- How health insurance can change before Medicare
- Why Social Security timing deserves careful thought
- How rising costs can strain early retirement

785-404-6664 Randy.SolutionsForLife@gmail.com www.SolutionsForLifeKS.com

The Retirement Gap Most People Forget

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Most people thinking about early retirement ask one big question: **"Do I have enough saved?"** That question matters. But it does not tell the whole story. A better question is: **"What has to happen between the day I stop working and the day Medicare starts?"**

For many pre-retirees, Medicare does not begin until age 65. That means someone who leaves work at 60, 61, 62, 63, or 64 needs a plan for the years in between. Those years can be exciting. They can mean more time with family, more control over your schedule, and freedom from work stress. But they can also create a gap. The gap is not only health insurance. It is income, taxes, Social Security timing, savings withdrawals, rising costs, and backup planning. That is where early retirement can become confusing. You may feel ready to stop working, but still wonder: How will I cover health insurance before Medicare? How much income will I need each month? Should I use savings first, or claim Social Security? What happens if costs rise faster than expected? Or what happens if I retire and later realize the plan is too tight? These are not small questions. They are the questions that decide whether early retirement feels peaceful or stressful.

Healthcare is usually the first surprise. If you leave work before 65, you may lose employer health coverage before Medicare begins. Some people use a spouse's plan. Some use Marketplace coverage. Some consider COBRA or private coverage. The key is not picking a guess. The key is knowing what the coverage costs, what it includes, and whether your doctors, prescriptions, and expected care are covered. A plan that looks affordable on paper may feel very different once premiums, deductibles, copays, and prescriptions are included.

Income is the second surprise. Retirement does not remove monthly bills. It changes where the money comes from. Instead of a paycheck, income may come from savings, a pension, Social Security, retirement accounts, part-time work, or other sources. That is why Social Security timing matters. You may be able to start benefits before 65, but starting early can reduce the monthly amount. That choice may still make sense for some people. For others, waiting may be better. The decision should not be made by fear. It should be made by looking at the full income plan.

Rising healthcare and living costs can drain retirement savings sooner than expected. That is especially important for people retiring early because their savings may need to last longer. Groceries, housing, insurance, taxes, home repairs, travel, and healthcare can all change over time. A budget that works today may need room to grow later. That does not mean early retirement is out of reach. It means the plan needs a cushion - The goal is a bridge. Think of the years before Medicare as a bridge. A strong bridge connects the day you stop working to the day your next major benefits or income sources begin. **That bridge should answer 5 questions:** How will I cover healthcare? How will I replace my paycheck? When should Social Security begin? How will I use savings wisely? And what is my backup plan if life changes? When those answers are clear, early retirement becomes less of a guess. It becomes a decision.

The simple takeaway: You may be closer to retirement than you think. But before you leave work, make sure the gap has been reviewed. The goal is not to scare you away from early retirement. The goal is to help you avoid regret.

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Can You Retire Before 65 *Confidently*?

Thinking about retiring before 65 does not mean you are ready to leave work tomorrow. It means it is time to check the gap. **Circle the answer that feels closest.**

1. How clear is your health insurance plan before Medicare?
A. I know my coverage option and estimated cost
B. I have an option, but have not priced it fully
C. I assume I can find coverage when needed
D. I do not know what I would use yet

2. How would you replace your paycheck?
A. I have a written monthly income plan
B. I have a rough idea of where income comes from
C. I would use savings as needed
D. I do not have a clear income plan

3. How clear is your Social Security timing?
A. I have reviewed when to claim and why
B. I have a target age in mind
C. I may claim early because I need income
D. I have not reviewed this decision yet

4. How prepared are you for rising costs?
A. My plan includes healthcare, inflation, and surprises
B. I have some cushion built in
C. I know costs may rise, but have not planned deeply
D. I am mostly planning around today's bills

5. How would you use retirement savings?
A. I know which accounts to use and when
B. I have a general withdrawal plan
C. I would decide each year
D. I do not know the tax impact yet

Your Results

Mostly A's: You may be closer than you think. Now verify the plan before you act.
Mostly B's: You have a direction, but the bridge still needs detail.
Mostly C's: You may be relying on assumptions. This is where regret can start.
Mostly D's: This should trigger a review before making any retirement decision.
What This Means

Retiring before 65 can work when the gap is clear. The goal is not to guess your way across it. The goal is to know how you will cover healthcare, replace income, time Social Security, manage withdrawals, and protect against rising costs.

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Mistake 1: Underestimating Costs

Overview: Rising healthcare and living costs can deplete retirement savings prematurely.

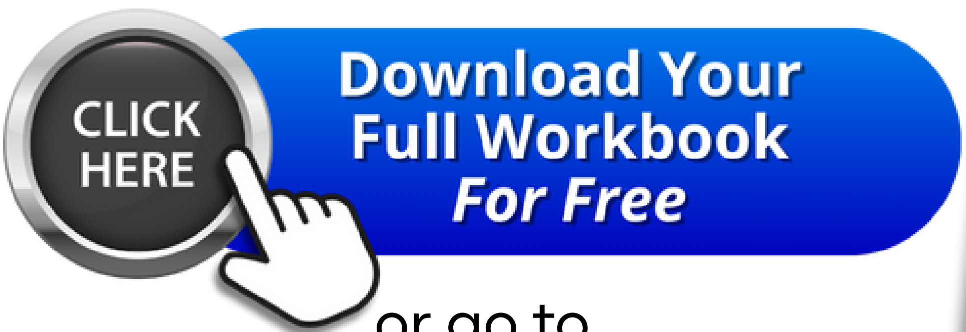
Exercise: Reflect on major expenses you expect in retirement, such as healthcare, housing, and lifestyle. Write down these expenses in the space provided and think about how each might change over time.

Table: Expected Retirement Expenses
Estimate and record both current and projected monthly costs for each category to get a clearer picture of anticipated expenses.

MAJOR RETIREMENT EXPENSES		
Expense Category	**Current Monthly Cost**	**Projected Monthly Cost**
Healthcare		
Housing		
Lifestyle		
Miscellaneous		

Preparing for Rising Costs Checklist:

- ❑ Have I factored rising healthcare costs into my retirement plan?
- ❑ Have I included adjustments for inflation?
- ❑ Have I researched potential changes in housing expenses?



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