

A Special Presentation Hosted By
GARRETT, PERKINS & HORTON
Advisory Partners

UNDERSTANDING **MEDICARE**

AN EDUCATIONAL SEMINAR FOCUSING ON

- ▶ How & When to Enroll
- ▶ Understand the Different Parts & What You Need
- ▶ How It Works & What It Costs
- ▶ Supplements Explained
- ▶ What It Covers & Doesn't Cover
- ▶ How to Make Changes

Join Us On

October 15, 2026 @ 6:30 PM

CAHABA PUMPING STATION MUSEUM

4012 Sicard Hollow Road | Birmingham, AL 35243

Dinner Will Be Provided

BRING A FRIEND & JOIN US FOR THIS IMPORTANT DISCUSSION



Presented by
Karen Haiflich, RHU
Benefit Specialists Group, LLC

Sponsored by: Reed Nitto, Vice President
First Trust Portfolios

RSVP BY TUESDAY, OCTOBER 13TH, 2026

Call Joy Lovette @ 205.313.9153 Ext. 0
or Email jlovette@gphadvisors.com

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