

# WHEN ONE SPOUSE IS GONE:

The Tax Penalties  
Nobody Warns  
You About





# About This Guide

This guide addresses a part of retirement planning that is often overlooked, not because it is unimportant, but because it is uncomfortable to think about.

When one spouse passes, the emotional impact is immediate. Alongside that loss, there are financial shifts that happen quietly and quickly. Taxes, income structure, and healthcare costs can all change in ways most households do not fully anticipate.

This guide is written for married couples in their fifties, sixties, and seventies with meaningful savings in tax deferred retirement accounts such as traditional IRAs, 401(k)s, or 403(b)s. These dynamics begin to matter around \$500,000 and become increasingly significant above \$1 million.

It is equally valuable whether one person has taken the lead on finances or responsibilities have been shared. If one spouse has historically carried more of the financial decision making, this is an opportunity for both partners to step into clarity together.

We will walk through the technical aspects in plain language, explaining each concept clearly and without unnecessary complexity.

## What you will take from this

- A clear understanding of how the loss of a spouse changes your tax situation
- Why households often face higher taxes despite a reduction in income
- How Medicare costs can shift at the same time
- A real world example that shows what this looks like in actual dollars

## Why it matters

This moment in life carries both practical and emotional weight. It requires clear thinking, thoughtful planning, and the ability to navigate change during a deeply human experience.

Many of the most important financial decisions related to this transition need to happen before it occurs. Afterward, options are more limited and often more difficult to implement.

This is one of the few areas in retirement planning where proactive decisions can meaningfully reduce future stress, both financially and emotionally.

The households that navigate this well are not simply the most analytical or the most intuitive. They are the ones who bring both perspectives together, planning with clarity while also honoring the reality of life's transitions. This guide is here to support that balance, so your financial life remains steady, intentional, and aligned no matter what unfolds.





## When One Spouse Is Gone The Tax Penalties Nobody Warns You About

Margaret brought it up over coffee on a Sunday morning. It was not the first time.

Robert was across the table, reading the business section the way he had every weekend for forty years. He was seventy-two. She was seventy-one. They had been retired for six years, careful with their money in the way that comes from decades of paying attention. Robert managed everything. The IRA. The brokerage account. The tax returns. The quarterly rebalancing. He was good at it, and she trusted him.

She set her cup down and said what she had said before, in different words, at different tables, across different years of their marriage.

*"What happens to me if something happens to you?"*

Robert looked up. He smiled the way he always did when she raised it.

*"You'll be fine, Margaret. Everything's in both our names. The accounts are set up. You'll get my Social Security. The IRA rolls right over. I've got it handled."*

She smiled and nodded to herself. She knew she could trust him. He had proven to be a competent man, and he had been a stalwart provider for her and their family.

But he hadn't answered the question she asked. She had not asked whether the paperwork was in order. She had asked what would happen to her.

Rather than try to ask the question a different way, she let it go, just like she always had.

Robert died fourteen months later. It was not sudden, but it was sooner than either of them had planned for. The administrative aftermath took almost a year. Death certificates. Account transfers. Hours on hold with institutions. Attorneys and CPAs who each handled their piece but never spoke to one another.

When the dust settled, Margaret sat down at the same kitchen table with a stack of financial mail she did not fully understand. One envelope, from the company that held the IRA Robert had managed for thirty years, contained a letter about something called a required minimum distribution. A deadline. A dollar amount. Language she had never encountered before.

She did not know the deadline carried a penalty. She did not know that in the year ahead, her tax bill would nearly double, even though her income was decreasing.

She had not done anything wrong. Nobody had answered her question.

# What Happens When a Spouse Dies

Most households brace for the emotional weight and the administrative burden of losing a spouse. Very few are prepared for the tax one.

The common assumption is that losing a spouse means losing their income, their Social Security, and their half of the household expenses. That part is real. What almost nobody explains is that the tax code treats the surviving spouse as a completely different taxpayer starting the year after the death. Not a smaller version of the previous household. A fundamentally different one, with narrower brackets, smaller deductions, lower thresholds, and a harder landing on Medicare.

The distributions from retirement accounts do not shrink when a spouse dies. They continue. The surviving spouse usually inherits the deceased spouse's IRA and folds it into their own, which means the same income that was being distributed to a household of two, now lands on a single-filer tax return. The Social Security check changes too. Survivor rules mean the household keeps the larger of the two benefits and loses the smaller. Depending on how close the two benefits were, the household income can drop modestly or significantly, but it almost always drops.

Going from the married filing jointly brackets to the single brackets, which are about half the size, is what we call bracket compression. It is the single most consequential financial event most widows and widowers will ever experience, and it usually arrives without warning.

The damage is not hypothetical. It is structural, written directly into how the tax code and Medicare premiums treat single filers compared to joint filers. And it is avoidable, but only in advance. Not after the fact.



## **Bracket compression**

***is the single most  
consequential  
financial event most  
widows and widowers  
will ever experience,  
and it usually arrives  
without warning.***





# Why This Probably Applies to You

There is a reason this trap catches so many households off guard. The income that compounds the problem has not shown up yet.

If you are reading this guide, your household income right now is probably not the income your tax return will show in five or ten years. The difference is required minimum distributions.

Required minimum distributions, or RMDs, are forced withdrawals from traditional IRAs and 401(k)s that begin at age seventy-three for most retirees today, or seventy-five for those born in 1960 or later. The IRS does not care whether you need the money. It cares that those accounts have been growing tax-deferred for decades and it wants its share. Starting the year, you turn the required age, you must withdraw a minimum amount from every traditional retirement account you own. That amount gets added to your income and taxed at

whatever rate applies when it lands on your return.

The first-year distribution is roughly 3.8 percent of the prior year-end balance. On a \$500,000 IRA, that is around \$19,000 of forced income. On a \$1 million IRA, it is roughly \$38,000. On a \$1.5 million IRA, it is roughly \$57,000. And the percentage climbs every year. By age eighty, it is closer to five percent. By age eighty-five, over six. If the account continues to grow, which most do even after distributions are taken, the forced income climbs from both directions: a larger percentage applied to a larger balance.

For most households with meaningful retirement savings, RMDs are the single largest source of taxable income in retirement, and they are the source that pushes a survivor into the brackets where compression does the most damage. The current income is not the problem. The future forced income is.



# How the Pieces Interact

The damage from bracket compression is not caused by any one rule. It is caused by the fact that almost every threshold that matters in retirement tax planning cuts roughly in half when filing status changes from joint to single. A few quick definitions before the table.

IRMAA stands for the Income-Related Monthly Adjustment Amount. It is the extra charge Medicare adds to a person's monthly Part B and Part D premiums when their income crosses certain thresholds. When this guide refers to the Medicare surcharge, that is IRMAA.

The senior deduction is an additional deduction the tax code provides for people over sixty-five through tax year 2028. It reduces your taxable income on top of the standard deduction. It is a \$12,000 tax deduction for married couples, but only \$6,000 for single filers. Additionally, it goes away entirely if your income increases over certain thresholds, which is why a surviving spouse often keeps far less of it than the household did when filing jointly. A married couple can earn twice as much income before it goes away entirely.

Social Security taxation follows a formula based on your income from other sources. When other income is low, very little of your Social Security is taxed. As income rises, a larger share becomes taxable, up to a maximum of eighty-five percent. This is why the surviving spouse often ends up with more of her Social Security taxed than the household did when both spouses were alive, even though her total income went down.

Here are the four thresholds that matter most, side by side:

| What Changes                                                      | Married Filing Jointly | Single    |
|-------------------------------------------------------------------|------------------------|-----------|
| <b>Standard deduction</b>                                         | \$35,500               | \$18,150  |
| <b>Enhanced senior deduction</b>                                  | \$12,000               | \$6,000   |
| <b>Top of 12% bracket</b>                                         | \$100,800              | \$50,400  |
| <b>IRMAA threshold begins</b>                                     | \$218,000              | \$109,000 |
| <b>0% long-term capital gains / qualified dividends threshold</b> | \$96,700               | \$48,350  |

The pattern matters more than any single number. The rules that govern a surviving spouse's taxes cut in half across the board. Same income. Half the room before the next tax bracket. Half the room before Medicare charges extra. Less of the Social Security protected from tax.





# Back to Margaret

Margaret's situation was exactly the one this guide describes.

Robert had been managing a traditional IRA that had grown over thirty years of careful saving. When he died, the institution helped her roll the account into her own name. It was the simpler option, the one that is almost always recommended, and in isolation it was not wrong.

What nobody walked through with her was what came next. Her first required minimum distribution was due the following December. She did not know what an RMD was. She did not know there was a deadline. She did not know the penalty for missing it was a twenty-five percent tax penalty of the amount she should have withdrawn.

When she eventually sat down with an advisor and saw the numbers for the first time, the picture was exactly what this guide describes. Her income had actually gone down from what the household had been receiving, because she lost her smaller Social Security check. But her filing status had changed. The same income that had fit inside the twelve-percent bracket as a joint return now pushed into the twenty-two. The senior deduction that had been fully available to the household had phased out significantly. More of her Social Security was now taxable than had been before.

Her federal tax bill nearly doubled. She was not yet above the Medicare surcharge threshold, but she was close enough that a single larger distribution would push her over it. None of it was because she had done anything differently. She was carrying the same retirement account the household had always had, on a tax return the household had never filed.

This was what she had been asking about at the kitchen table. Not whether the accounts were in both their names. Not whether the paperwork was in order. She had been asking what life would actually look like without Robert managing it. Nobody had shown her.



# What This Looks Like in Dollars

Abstract thresholds are one thing. Real dollars on a real tax return are another. Below is a simple comparison for a typical retired couple. Both spouses are over sixty-five. Their income comes from the same three places most retirees rely on: Social Security, a required distribution from a traditional IRA, and modest dividend and interest income from their investments. The income mix is ordinary for a household with around a million dollars saved for retirement.

The only thing that changes between the two columns is that the husband has passed away. She keeps her larger survivor Social Security benefit and loses her own smaller one. The IRA distribution and dividend income continue unchanged.

The household in this example looks a lot like Margaret's.

|                                        | Both Alive       | After One Spouse Dies      |
|----------------------------------------|------------------|----------------------------|
| <b>Social Security received</b>        | \$60,000         | \$40,000                   |
| <b>RMD from traditional IRA</b>        | \$50,000         | \$50,000                   |
| <b>Dividends and interest</b>          | \$12,000         | \$12,000                   |
| <b>Total gross income</b>              | <b>\$122,000</b> | <b>\$102,000</b>           |
| <b>Top tax bracket</b>                 | 12%              | 22%                        |
| <b>Federal income tax owed</b>         | <b>\$5,660</b>   | <b>\$10,096</b>            |
| <b>Additional tax for the survivor</b> | —                | <b>+\$4,436 every year</b> |

Based on 2026 tax projections for a representative household. The surviving spouse keeps the larger of the two Social Security benefits under survivor rules. Individual results vary with income mix and timing.

The survivor has less income. Her Social Security check dropped by \$20,000 when her husband passed. Her total gross income fell from \$122,000 to \$102,000. And yet her federal tax bill went up by more than \$4,400.

Nothing changed except the filing status. The brackets cut in half. Income that used to sit comfortably inside the twelve-percent bracket now pushes into the twenty-two. The standard deduction shrank. The senior deduction, which had been fully available to the household, phased out significantly.





And notice what has not yet happened. At this income level, the survivor is still below the Medicare surcharge cliff of \$109,000 in modified adjusted gross income. She has roughly thirteen thousand dollars of room before she crosses it. One larger distribution from her IRA, one capital gain realized at the wrong time, one extra year of account growth, and the Medicare surcharge arrives and adds roughly \$1,150 to her annual premiums.

This example also does not yet show what happens when required distributions grow. At seventy-three the forced withdrawal is around 3.8 percent of the account. By eighty it is closer to five percent. By eighty-five, over six. As that percentage climbs, so does the survivor's income, and so does every problem this guide describes.

The tax code does not care that the income was forced. It does not care that the survivor did not choose it. The brackets, the thresholds, the surcharge cliffs respond to numbers, not circumstances.

---

***Less income.  
Higher tax bill.***

***That is bracket  
compression in one  
sentence.***

---



# The Cost of Helping

The numbers above show what happens in a quiet year. A year when nothing extra comes up. A year when the survivor lives carefully within her income, takes her required distribution, and does nothing more.

Most years are not quiet years.

Somewhere in a typical retirement, a grandchild starts college and the family is a little short on tuition. A roof fails after a storm. A water heater gives out. An HVAC system needs replacing. An adult child loses a job, goes through a divorce, faces an unexpected medical bill. A parent, still living, needs memory care that Medicare will not cover. None of these are luxuries. They are the ordinary events of a retired grandmother’s life.

When they happen, the money usually has to come from somewhere. For most retirees in Margaret’s situation, the only account large enough to cover a significant unexpected expense is the traditional IRA. A single withdrawal from it is simple to make. The consequences are not.

Below is what happens when the same surviving spouse takes an additional \$40,000 distribution from her IRA to cover one or a combination of these needs in a single year. That might be \$15,000 toward a grandchild’s tuition, \$15,000 for a roof replacement, and \$10,000 to help an adult child through a difficult stretch. Or any other combination that adds up to roughly \$40,000. The specific reason does not matter to the tax code.

|                                 | A Quiet Year | A Year With a \$40,000 Need          |
|---------------------------------|--------------|--------------------------------------|
| Total gross income              | \$102,000    | \$142,000                            |
| Top tax bracket                 | 22%          | 22% (almost into 24%)                |
| Federal income tax owed         | \$10,096     | \$19,424                             |
| Medicare surcharge (IRMAA)      | None         | Triggered (+\$1,150 in 2 years)      |
| Senior deduction kept           | \$4,740      | \$2,340                              |
| Cost of the \$40,000 withdrawal | —            | +\$9,328 in tax +\$1,150 in Medicare |

Based on 2026 tax projections for the same surviving spouse shown in the previous example, with an additional \$40,000 IRA distribution to cover unexpected expenses.

The withdrawal was \$40,000. The immediate federal tax cost of taking it was more than \$9,300. Roughly twenty-three cents of every dollar she pulled out went to the IRS before a single dollar reached the grandchild, the roof, or the adult child. And because this withdrawal pushed her modified adjusted gross income above the Medicare surcharge threshold, she will pay approximately \$1,150 in additional Medicare premiums two years from now. The actual cost of giving that \$40,000 was closer to \$50,500.

She will never see it that way in the moment. In the moment, she sees the check going to the college, or the contractor, or her son. The tax bill does not arrive until April. The Medicare surcharge does not arrive until two years later. By the time the bills show up, the reason for the withdrawal has moved on, and all that remains is the cost.



# What the Next Year Looks Like

There is one piece of good news in this picture, and one piece of bad news.

The good news: the Medicare surcharge is not permanent. It applies for one year, based on income from two years ago. If her income drops back to its normal level the following year, the surcharge lifts. The federal tax bill also returns to its ordinary shape, because the \$40,000 of extra income is no longer on the return. The bad news is not in the math. It is in what she does next.

When the tax bill arrives, she will feel it. She will open the envelope, read the amount, and do the calculation in her head. She made a withdrawal to help her grandchild and she paid nine thousand dollars to the IRS for the privilege. Two years from now, a letter from Medicare will raise her premiums and remind her again. The lesson will not be lost on her.

And the tax bill itself has to be paid from somewhere. For most retirees in Margaret's position, it comes from the IRA, which creates more taxable income, which pushes her deeper into the same brackets that caused the problem. The cycle feeds itself.

The next time a family member asks for help, she will hesitate. The next time something breaks in the house, she might put off the repair. The next time her grandchild's tuition falls short, she will say no, or she will help in a smaller way, or she will agonize over a decision that would not have required any agonizing when Robert was alive.

This is the part of bracket compression that does

not show up in a tax projection. The survivor is not only paying more. She is being taught, slowly, that helping the people she loves is expensive and possibly jeopardizes how long her money will last. That generosity has a tax.

For most retirees in this situation, that lesson changes behavior permanently. The one-time tax bill passes. The new posture toward spending does not. She becomes the grandmother who says she is on a fixed income and cannot help the way she used to. She becomes the homeowner who lives with a problem longer than she should. She becomes, year by year, a smaller version of herself, not because she is less able to help, but because every act of help now carries a tax consequence that reminds her it costs more than it used to.

This is not a future she has to accept. It is the future she is closest to.

None of this was inevitable. A coordinated plan, built years before Robert died, would have reshaped the account she now relies on. The balance that funds her emergencies would be in a Roth, not a traditional IRA. Withdrawals to help her grandchild would not trigger Medicare surcharges or push her into higher brackets. The tax code would still be there, but it would no longer be the invisible chaperone on every decision she makes.

That was the answer to the question Margaret asked at the kitchen table. Not whether the accounts were in order. Whether someone was watching how the decisions connected, and what would happen to her when the person managing them was gone.

---

***The Medicare surcharge is temporary.***  
***Her confinement to the tax code is not.***

---

# What Coordinated Planning Actually Involves

Most households, when they encounter this problem, reach for a single tool. Usually it is Roth conversions. Conversions are often part of the answer. But they are not the answer. They are one lever in a system of levers that have to be adjusted together, year after year, in response to a picture that keeps changing.

A coordinated plan weighs several decisions at once. How much should be converted, and in which years? The answer is almost never to simply fill the twelve-percent bracket, because for households with substantial tax-deferred balances the math frequently supports converting into higher brackets during the planning window to avoid even higher effective rates on the same dollars later.

What order should accounts be drawn from? The conventional sequence is taxable first, then tax-deferred, then Roth. That sequence is often wrong for households facing compression, because it leaves the IRA to grow and distribute at the worst possible time.

When should Social Security begin? The claiming decision interacts directly with conversion strategy. Starting too early can shrink the planning window you have available for conversions. Starting too late could jeopardize your portfolio's longevity because of large withdrawals in the early years. That tradeoff is exactly why these decisions cannot be made one at a time.

What about the final joint-filing year? When one spouse dies, the year of death is the last year the household can file jointly. The wider brackets are available one final time. Because that final joint return allows a larger Roth conversion at the lower married rates, it is often the most valuable conversion year a household will ever have. But it happens in the middle of grief, administrative overwhelm, and a hundred other urgent matters, which is why it almost always gets missed.

Every one of these decisions interacts with every other one. And every one of them has to be revisited annually, because balances move, rules change, and the household's life changes. A plan that was optimal three years ago may no longer be optimal today.

Consider just two of these levers together. If you start Social Security at sixty-seven and plan to do \$50,000 of Roth conversions in your early seventies, those conversions will push a larger share of your Social Security into taxable territory and will likely trigger Medicare surcharges. The same \$50,000 of conversions, done in the window between retirement at sixty-five and the delayed Social Security start at seventy, would cost substantially less in taxes and trigger no surcharge at all.

The decision about when to claim Social Security is also a decision about how much your future Roth conversions will cost. The two cannot be made in isolation.

---

***Coordinated  
planning is not  
a strategy.***

***It is a system of  
decisions, revisited over  
time, against a picture  
that keeps moving.***

---





# Why This Is Hard to Do Alone

Nothing in this guide is secret. The rules are published. The thresholds are available. The general shape of the solution is well documented for anyone willing to read deeply enough.

And yet households with real money, real advisors, and real intelligence miss these decisions all the time. The reason is not a lack of information. The CPA sees the tax return once a year, after the decisions have already been made. The attorney drafts documents. The investment advisor manages the portfolio. The institution processes paperwork. Each one does their job. But the coordination problem this guide describes lives in the space between all of them. It requires someone whose job is to watch the whole picture, over time, and flag the decisions before the windows close rather than after.

That is not a spreadsheet problem. It is a process problem. And process is what most households do not have.

## When It's Worth a Conversation

If anything in this guide feels like it is describing your situation, we would welcome the chance to continue the conversation through a Retirement Success Review.

The Retirement Success Review is a complimentary, no-obligation conversation designed for households facing the coordination problem this guide describes. In a typical review, we model your actual survivor scenario in dollars, using your current account balances and the real tax thresholds that would apply. We identify which planning windows are currently open to you and which are approaching a close. We walk through the range of strategies the math supports for your specific situation, not a generic one. And we show you what coordinated planning would look like on your specific numbers across the next ten to fifteen years.

You will leave the conversation with a clearer picture of where you stand, what is still possible, and what the real cost of inaction looks like. There is no pitch. There is no pressure. Many of the households we meet with decide to take what they have learned and continue managing their planning themselves, with a sharper view of what they are navigating. That is a legitimate outcome, and we are glad when it happens. Others decide they would rather have someone coordinating the picture year by year. That is the work we do, and it is the reason we offer these reviews.



# What You Learned in This Guide

A quick summary, in plain language, of the seven things most worth remembering:

- |               |                                                                                                                                                                                                                                                                                                                                                                     |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>One.</b>   | When one spouse dies, the surviving spouse's tax rules change immediately. The standard deduction shrinks, the brackets narrow, the Medicare surcharge triggers at half the income, and Social Security gets taxed more aggressively. Same household. Harder rules.                                                                                                 |
| <b>Two.</b>   | For a typical retired couple with roughly \$1 million saved, the surviving spouse's federal tax bill often jumps by several thousand dollars per year even though her total income goes down. Bracket compression punishes the survivor despite her having less money, not more.                                                                                    |
| <b>Three.</b> | The worst cost is not the tax bill. It is the behavior the tax bill teaches. A survivor who learns that helping her grandchildren costs thousands of dollars in taxes often stops helping, stops repairing, stops living the way she and her husband planned. That quiet narrowing is the real damage, and it is the damage coordinated planning exists to prevent. |
| <b>Four.</b>  | Required minimum distributions (RMDs) begin at age seventy-three or seventy-five and make the problem worse. The bigger the traditional IRA, the more forced income, and the deeper into compression a survivor falls.                                                                                                                                              |
| <b>Five.</b>  | The damage is preventable, but only in advance. The years before RMDs begin are the most valuable planning window in retirement. Once that window closes, the same work costs significantly more.                                                                                                                                                                   |
| <b>Six.</b>   | Roth conversions are one tool, not the solution. Real coordinated planning weighs conversion timing, account drawdown order, Social Security claiming, and the final joint-filing year together, adjusted annually.                                                                                                                                                 |
| <b>Seven.</b> | This work falls between the lines of how most financial relationships are structured. The CPA, the attorney, the investment advisor, and the institution each do their piece. Somebody has to be watching the whole picture.                                                                                                                                        |

## About Oak Harvest Financial Group

Oak Harvest Financial Group is a fiduciary retirement planning and wealth management firm headquartered in Houston, Texas. Oak Harvest manages \$1.136 billion in assets for clients located all over the country. We specialize in the coordination problem that this guide describes: the point in a household's life when investments, taxes, Social Security, Medicare, estate documents, and income strategy stop being separate topics and start interacting with each other in ways that require a single coordinated view.

We work with pre-retirees and retirees whose retirement assets are large enough, and whose lives are complex enough, that no single professional is currently watching how their decisions connect. Our clients typically come to us not because they do not have financial help, but because the help they have is not talking to each other. We work with households across a wide range, from roughly \$500,000 to \$10 million in investable retirement assets.







## From the CEO

Troy Sharpe, CFP®, CPWA®, is the founder and Chief Executive Officer of Oak Harvest Financial Group.

He came to this work the way many advisors who do it well do, through a personal experience of watching people he loved do everything right and still end up financially vulnerable in retirement. His grandfather's medical crisis, and the cascade of uncoordinated decisions that followed it, became the foundation for how Oak Harvest approaches retirement planning today. He has since built his career on the premise that retirement does not fail because households do not save enough or earn enough returns. It fails because the decisions inside the plan were never coordinated.

Troy holds the Certified Financial Planner™ designation and the Certified Private Wealth Advisor® designation, two of the most rigorous credentials in the field. He leads Oak Harvest's investment committee, sets the

firm's planning philosophy, and continues to work directly with clients whose situations are complex enough to warrant his involvement. Troy has hosted The Retirement Income Show every Sunday at noon on KTRH 740AM in Houston for the past sixteen years.

### A Note on the Figures in This Guide

*All dollar figures, tax rates, deduction amounts, and Medicare surcharge thresholds referenced in this guide are based on 2026 federal tax law and Medicare rules as they apply to a representative household. Individual circumstances vary considerably, and the specific numbers that apply to your household depend on factors this guide cannot anticipate. The scenarios described here are illustrative composites, not descriptions of any specific client. This guide is educational and is not tax, legal, or investment advice. For analysis specific to your situation, consult a qualified professional.*

---

#### © Oak Harvest Financial Group. All rights reserved.

Advisory services are provided through Oak Harvest Investment Services, LLC, a registered investment adviser. Insurance services are provided through Oak Harvest Insurance Services, LLC, a licensed insurance agency. Oak Harvest Financial Group, Oak Harvest Investment Services, and Oak Harvest Insurance Services are not affiliated with any government agency, including the Social Security Administration. For information regarding your specific situation, it is recommended to contact the Social Security Administration.

**You do not need to  
have all the answers  
before you call.**

You do not even need to know the right questions. Many of the best first conversations we have start with "I read your guide and I am worried but I do not really understand all of it." That is exactly the right place to start. Our job in a first meeting is to listen, explain what applies to your situation in plain language, and show you what the numbers actually look like for your household. Nothing more.

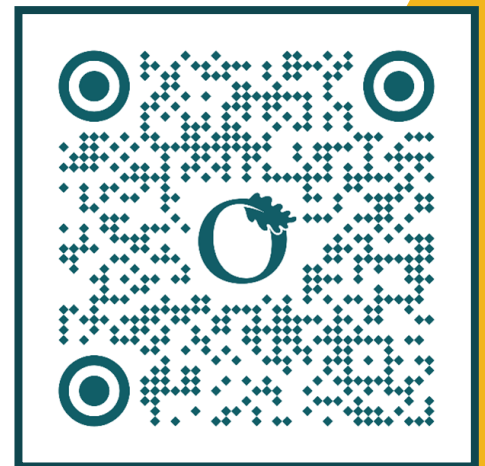
When you call, a member of our client services team will answer, take a few minutes to understand your situation, and schedule a time for you to meet with an advisor, typically within the week.



# Schedule Your Retirement Success Review

**(346) 598-2550**

<https://oakharvestfg.com/appointment/>



**Headquarters:**

920 Memorial City Way, Suite #150,  
Houston, TX 77024



[www.oakharvestfg.com](http://www.oakharvestfg.com)