Subject: November Newsletter: 3 Options for Those Without Dental Insurance
Date: Wednesday, November 26, 2025 at 6:10:12 AM Pacific Standard Time
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Hello Jennifer,
Welcome to Our Client Newsletter

In the November Issue:

- **3 Options for Those Without Dental Insurance.**
- **Should I Get a 50-Year Mortgage?**
- **Bonds Are Having a Good Year.**

3 Options for Those Without Dental Insurance

If you don't have employer-provided dental insurance, you may be wondering how you can get affordable dental care. Surveys show that more than half of older adults skip going to the dentist, often due to the cost.

Is there help for the self-employed, the early retiree, or those with traditional Medicare?

First make sure you truly don't have coverage. Some Affordable Care Act marketplace health insurance plans through

Question:

Should I Get a 50-Year Mortgage if it Becomes Available?

Answer: Bill Pulte, director of the Federal Housing Finance Agency (and grandson of home-construction company PulteGroup's founder) confirmed on social media that a 50-year mortgage is in the works. The Trump administration has said that a 50-year mortgage would make homeownership more affordable.

We don't recommend this

Market News: Bonds Are Having a Good Year

Investors have finally embraced bonds again. After a historically horrendous 2022, when the Federal Reserve battled high inflation by raising interest rates by fully four percentage points, the bond market has rallied as rate cuts over the past 14 months now total reductions of 1.5 percentage points.

More cuts are possible and investors are looking to lock in higher-paying healthcare.gov include dental insurance.

Alternately, you can buy a stand-alone dental plan through the ACA marketplace when you also purchase health insurance.

If you are not participating in the ACA marketplace, you still have good options.

1) Dental Savings Plans

Dental savings plans are not insurance plans. Instead, these are membership plans with an annual fee. The plans negotiate discounts ranging from 10% to 60% on dental services.

Check to see what savings plans your dentist accepts at DentalPlans.com. My dentist accepts four savings plans. The costliest plan was a not-too-bad $145 per year (about $12 per month) and it provides an average savings of 37% on cleanings, X-rays, root canals, crowns, dentures, and more.

There are no deductibles or co-pays. There are also no annual limits on how often the savings can be applied and no restrictions on pre-existing conditions. Orthodontic and cosmetic work, such as teeth whitening, also have some savings.

When your dental visit is done, you pay the dentist directly at the reduced rate. There are no claims or reimbursement forms to file.

If your dentist accepts savings plans, they are the simplest way to save on regular and not-so-regular dental care with no waiting period.

2) Dental Office

path to home ownership. Spreading the purchase price of a home over 50 years will result in lower monthly payments, but it will also result in massively higher interest costs and a very long, very slow, path toward building home equity.
The allure of smaller monthly payments is strong, but here are reasons to stay away from 50-year mortgages:

A Higher Starting Interest Rate

Whenever you need to borrow money for a home or car, the shorter your loan period, the lower rate you'll pay, and the less it will cost you over time.

Why is this? Because with loans that last longer, the bank is taking more risk. Not only does the bank have to overcome the impact of long-term inflation, but the possibility that you don't pay them back increases.

To manage these risks, banks charge higher interest rates on 30-year mortgages than they do on 15-year mortgages. A 50-year mortgage would be higher still. Experts suggest the rate will be at least 1.5 percentage points more, meaning that instead of borrowing at 6%, you'll borrow at 7.5%.

Exponential Interest Costs

Even if you were to pay the same rate as a 30-year loan, the impact of paying interest for two more decades is massive money.

bonds while they can. In addition, investors have been seeking a safe alternative to stocks. The widely tracked Bloomberg U.S. Aggregate Bond Index has returned more than 6.5% in 2025 (including both price changes and interest payments). If this holds, it will be the best year for bonds since 2020.

Still, all investments, even bonds, face risks. The U.S. government's annual budget deficit has reached $1.8 trillion in fiscal year 2025 (virtually the same as 2024). As government borrowing needs grow ever larger, bonds could feel the impact if investors choose to avoid government bonds because of perceived risks.

Indeed, during much of November, investors have been reassessing their holdings. With trade tensions and AI bubble worries, the many winners of 2025, including gold, silver, AI stocks, international stocks, and bonds, have all pulled back.

Overall, investors are split between concerns about job losses and the economy, and concerns about inflation. One would lead to more interest-rate cuts in the short term, the other would require no cuts. With limited data coming from the government during the shutdown,

Membership Plans

A growing number of dental offices offer their own membership plans for patients without dental benefits. You agree to make a regular monthly payment to join the plan and, in return, typically receive preventive care at no charge plus other procedures at a significant discount.

Ask your dentist office if they have a membership plan.

3) Dental Insurance

Lastly, you can purchase a stand-alone dental insurance plan, though good plans run at least $50 per month. Like other kinds of insurance, dental insurance has a deductible, typically $50 to $100.

Dental insurance also typically has co-pays. However, preventive care (such as cleanings and exams) is typically fully covered.

Beware of waiting periods for major procedures and annual limits. An annual limit is the maximum the insurance provider will pay each year for your care. Generally, this is $1,000 to $2,000.

If you anticipate needing extensive dental care beyond cleanings and X-rays, then dental insurance might be a good match. Compare prices and coverage on *ehealthinsurance.com*.

LendingTree compared a 30-year mortgage of $500,000 at the current rate of 6.1% to a 50-year mortgage at the same amount and rate. The differences are stark.

30-Year Loan:

Monthly payment: $3,030
Total interest you'll pay over the loan's lifetime: $590,791

50-Year Loan:

Monthly payment: $2,669
Total interest you'll pay over the loan's lifetime: $1.1 million

No Equity

Knowing how a mortgage works is key. The "amortization" of a mortgage is the process of paying off a home loan with regular, identical payments that cover both principal and interest. In the beginning, the amount of each payment that goes toward the principal is very low. Most of the payment goes toward paying interest. Over time, this slowly shifts with a larger portion of each payment applied to the principal.

Paying down the principal is what builds home equity. With a 30-year mortgage, it takes about 10 years before the borrower has reached 20% equity (i.e., paid off 20% of the home's value). In contrast, the 50-year borrower only reaches 9% equity in 10 years.

Stuck for Longer

According to Redfin, the typical U.S. homeowner stays in their house for 11.8

investors are choosing to proceed with caution during these uncertain times.

In general, our restrained investment approach holds up well in times like these. We are careful to avoid the most speculative areas of the market and to maintain solid diversification. If bonds -- and stocks -- can hold onto the gains they've already made in 2025, it will be a very satisfying investment year.

Please let us know whenever you have questions or concerns about your accounts. We appreciate your business!

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years. If home prices fall and the homeowner wants to move, their lack of equity will severely limit their options.

Similarly, if you want to refinance your original loan, you will typically need to have reached home equity of at least 20%.

Never Paid Off?

A 35-year old that takes out a 50-year mortgage will make their last payment at age 85. To financial planners, it's concerning that borrowers would still be paying well into retirement or possibly not living long enough to see the loan fully paid off.

Having debt in retirement can limit one's financial security. In addition, it reduces the chance to build generational wealth since the mortgage balance will still need to be paid after the homeowner's death.

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