Research Declaration

Anytime you introduce a list of, or even utter the words "Top", "Best" or "Most", you invite controversy or at the very least debate.

No doubt, our books are no different in that regard. They are different, however, from the many lists of Top 100 or Top 1,000 financial advisors, financial planners, wealth advisors, etc. Lists such as these are full of statistics. We noticed an abundance of scientific data, rankings of "client's net worth" or even "revenues generated" for each firm or advisor.

While the above mentioned criteria is very worthy, the positive impact that financial advisors make in the lives of their clients is the ultimate reflection of true success.

Each of the financial advisors chosen for our books have been thoroughly reviewed. Each applicant has endured an extensive personal interview and a rigorous regulatory background check.

America's 2014 SELECT FINANCIAL ADVISORS

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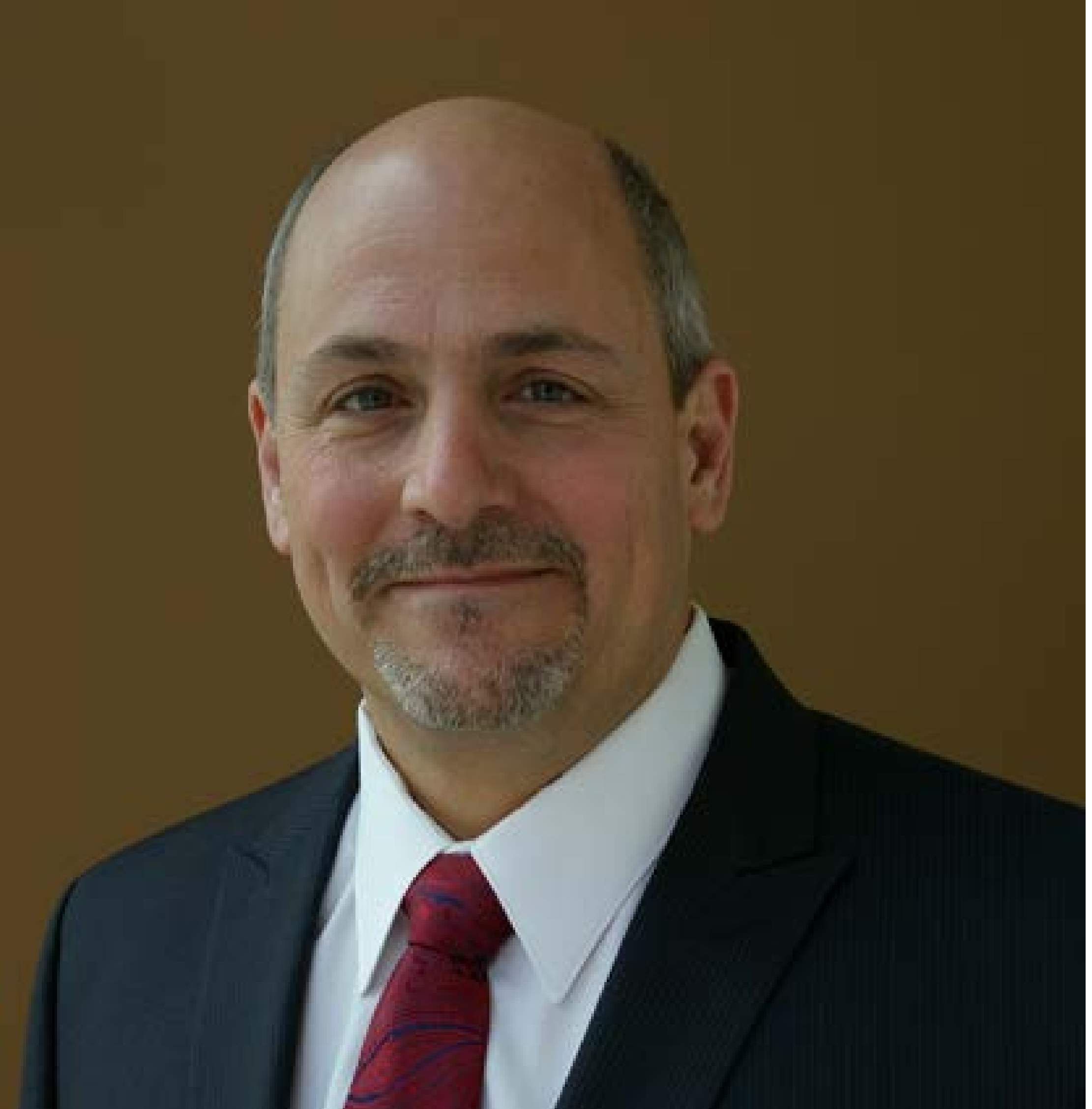
2014

America's 2014 SELECT FINANCIAL ADVISORS

DAVID SCHAEFFER



Financial Strategy From David Schaeffer

"You deserve the best the world has to offer. Question everything and perform solid research; the status quo is not for everybody."

"We provide you the tools to make good retirement decisions."

Career Highlights

A close friend, Marc Frye, introduced Mr. Schaeffer to the financial services industry in 2000. Initially, he was licensed in insurance and assisted clients in selecting Medicare and Long Term Care plans. Clients began to ask if he could help in other areas of their retirement life. Into his second year, he earned his securities licenses and by the third year, he added comprehensive financial planning to his offerings, earning numerous professional designations to support his retirement focused practice. He began his firm in Las Vegas, and expanded to Phoenix in 2006 rebranding American Senior Advisors to, a more appropriately named, American Retirement Advisors. Late in 2010, he partnered with Futurity First Insurance Group to provide comprehensive support for his rapidly expanding practice.

His first book, co-authored by his son, Ian, titled "Medicare Made 123 Easy" rocketed to top of Amazon's bestselling book charts in 2012. Recently, Professor Kevin Lynch of The American College of Financial Planning endorsed the book, stating "Not only does it explain Medicare, Medicare Supplement Insurance and Medicare Advantage plans well, it does it in language so simple..." Now in its third printing the book sits at the number 2 spot of best-selling books on Medicare.

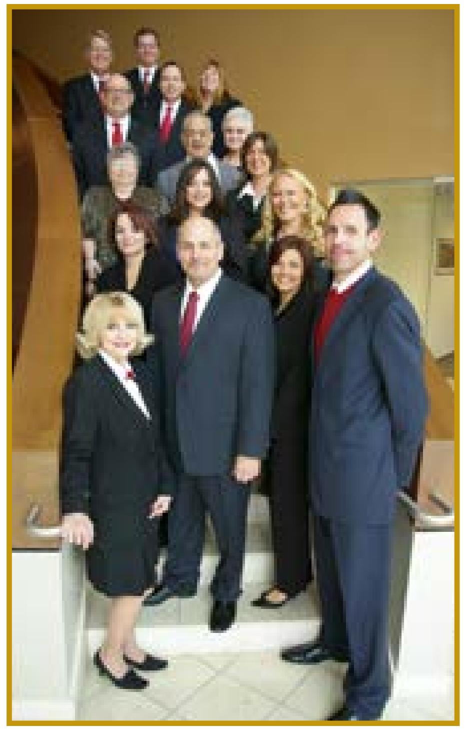
Client Support And Service

Mr. Schaeffer's firm evolved to offer a team of support professionals offering concierge level service. From the moment a client arrives in the office to the satisfaction calls after a meeting, each client is treated with the dignity and respect not known to our current generation.

Each aspect of a client's life is supported by a team under Mr. Schaeffer's direction:

- Medicare Planning Team; Research by David Schaeffer, David Edge, Sharon Groves, using Mr. Schaeffer's Process (Trademark & Patent applied)
- Long Term Care Planning Team; Research directed by Nancy Monaco and Thomas Shultz
- Retirement Income Planning Team; Research directed Nancy Monaco and Thomas Bugbee CFP, using Mr. Schaeffer's Process (Trademark & Patent applied)
- Investment Selection and Management; Thomas Bugbee CFP
- Social Security Planning Team; Research directed Nancy Monaco and Thomas Bugbee CFP
- Legacy and Estate Planning Team; Thomas Shultz and Thomas Bugbee CFP
- Client Concierge Team for Medicare led by Sharon Groves
- Client Concierge for financial planning led by Nancy Monaco

Mr. Schaeffer's clients are aged 64 and older and occupy the preservation and distribution phase of their investment life cycle. He offers a comprehensive approach to include health care planning. Additionally, the comprehensive planning includes long term care, retirement income and savings, legacy and estate planning. In keeping a true holistic point of view, helping clients manage their finances is actually the last piece of the planning process.



Mr. Schaeffer always says' "Clients with ample assets don't really need our services, it's the clients with less money, saved for retirement, that won't make it through retirement without our help!"

Most Gratifying Aspect Of Being An Advisor

Mr. Schaeffer finds it gratifying to know that his clients' financial futures are based on certainty, rather than theory, guesswork or estimations. Because he works with exclusively with clients nearing or already retired, their assets rely on verifiable promises and guarantees instead of market fluctuations.

Client Impact

When a person walks into Mr. Schaeffer's office, they may be dazed and overwhelmed by the onslaught of Medicare information focused at them. After a brief 30 to 40 minute meeting, he often sees them sigh with relief that they finally understand that Medicare is not that scary and they appreciate Mr. Schaeffer's simple explanations. He also enjoys witnessing the sheer excitement on a client's face when he delivers recommendations surrounding their retirement date. David loves to share the news that they can retire tomorrow and enjoy increasing income and portfolio values for the rest of their lives.

Giving Back

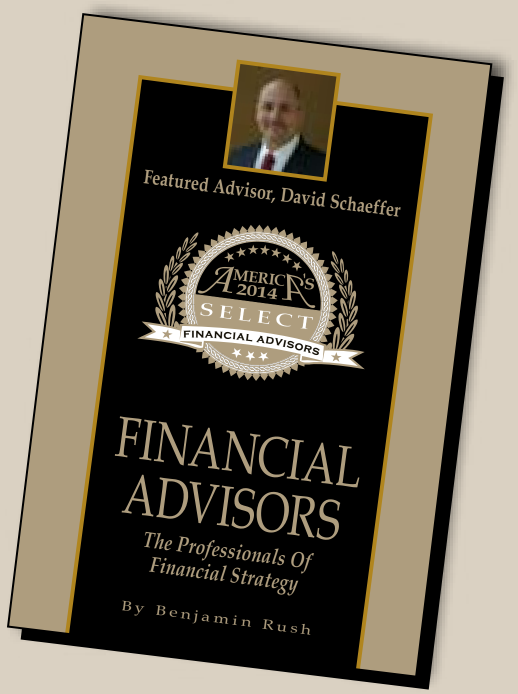
Four times a year, Mr. Schaeffer donates his time and expertise to the underprivileged by helping them realize and receive available Medicaid healthcare benefits.

Licenses & Designations

- Certified Senior Advisor
- Certified Long Term Care Consultant
- Certified Medicare Planner

Licensed in most of the Western United States, including Arizona.
Compensation is based on the individual needs of the client.

David Schaeffer
Featured In The New Book...



Services Offered

- Medicare and Healthcare Planning
- Income and Savings Planning
- Social Security Planning
- Comprehensive Retirement Planning
- Legacy and Estate Planning
- Long Term Care Planning

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