



The Voting Public

By Allie Vossoughi

Elections are ultimately decided by the percentage of people who show up to the polls. In the United States, the 2014 election yielded the lowest voter turnout rates in any election cycle since WWII. The percentage of the voting-eligible population that participated in this election was a measly 36.4%. If we take a closer look into this percentage, it is interesting to see precisely what groups of people participate in the voting process.

The largest voter population in regards to age was the 65 and older category, followed by 45-64 and then 30-44. This is no surprise, but it is curious to look into the reasons behind this significant influence that age has on voting habits. There are many factors contributing to these statistics, such as older people have a higher vested interest in protecting benefits they receive from the government. It can also be noted that most citizens ages 65 and up simply have more time to invest in becoming knowledgeable about what they are voting for as well as physically making it to the polls. Regardless of the potential explanations, the elderly ultimately outweigh the younger vote in America.

Another aspect of the voting public that is worth looking into are the statistics for gender. Although the percentages are close, 51% of the voters in 2014 were female while 49% were male. It is also interesting to see that within the 51% of female voters, 51% of them are Democrats while a larger percentage of the male voter percentage, 57%, are Republican.

Location is also a major factor in voter turnout. The state with the highest percentage of voters in the 2014 election is Maine with a 58% turnout, and the state with the lowest is Indiana, with a 28.8% turnout rate. Another compelling point that the statistics yield is the fact that liberal states generally had a higher

Celebrate Senior Citizens Day!

Some people may acknowledge Senior Citizen Day as August 14th, the day that Franklin Roosevelt signed the Social Security Act in 1935. However, during Ronald Reagan’s presidency he declared National Senior Citizen Day to be on August 21st. This celebration was created to recognize senior’s achievements as well as raise awareness regarding many of the challenges that seniors face such as social, health and economic issues.

In Ronald Reagan’s explanation of this celebration he wrote, “Older citizens are reinforcing their historical roles as leaders and as links with our patrimony and sense of purpose as individuals and as a Nation.” Now there’s something worth celebrating!

Seniors are the most rapidly growing demographic in the world. It is important to recognize the value of the senior population’s contribution to society as well as to their families and loved ones. Some people raise awareness for seniors on August 21st through social media while others organize gatherings in their communities by inviting senior citizens, their families, friends and volunteers to come together.

So on August 21st, in honor of Senior Citizen Day, spend time with your loved ones and celebrate your wisdom and achievements! You can also celebrate by taking advantage of special giveaways and promotions at your favorite restaurants and stores! If you are not a senior citizen, show appreciation for the elders in your life and consider getting involved in your local community and volunteering in support of the elderly. Happy Senior Citizen Day from every-one here at American Retirement Advisors!

“Providing financial certainty is our mission.

Making healthcare and retirement planning 123 easy is what we do!”

David P. Schaeffer



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Did You Know?

Our monthly feature of news and info to make your life easier and your money work harder, so you're healthy all the time!

Monthly Subscriptions: Kiwi Crate

Home delivery subscriptions are a very popular trend right now, and are something completely new and exciting! This new business model allows customers to subscribe to a monthly fee and receive different products in the mail every month. This concept started with Birchbox, a company that sends each customer a box full of cosmetic samples for \$10 per month. The idea is to allow all of the sample brands to gain exposure and acquire new customers while also allowing the consumers to try things they may never buy in full for a small cost. As consumers, we love it!

Since the start of Birchbox in 2010, several companies have emerged and followed suit with this brilliant strategy. Barkbox, a box sent out with treats and goodies for pets, was the second largest company to find success in the industry early on. Now there is Club W, a box with different wines to sample every month, CitrusLane, a box with products for new moms, Escape Monthly, a box that includes foods from all over the world, and many more.

Our favorite, Kiwi Crate, is a monthly subscription that will send a craft every month to do with your kids or grandchildren. The crate arrives on your doorstep every month with a different project geared towards the child's age group. The crate includes materials and inspiration for creativity and fun. Some examples of previous month's projects are building a kaleidoscope and making stained glass. The crate is only \$16.95 a

month and is a great way to keep your kids busy with an engaging activity.

Visit <http://www.kiwicrate.com/> to find out more and subscribe

Landing the Best Airfare

If you have booked travel at some point this year, you know that airfare prices are high. With all of the airline and travel websites, it can be overwhelming to find the best price for your next trip. However, there is no reason for you to spend more than necessary. Here are some valuable tips that could save you money on flights!

Where to buy?

For the best possible deals on airfare,



make sure to cast a wide net. Use websites that compare deals from multiple airlines and websites, such as Airfarewatchdog and Kayak. Travel agency sites such as CheapOAir and Expedia will also provide the best rates. If you are a bit more adventurous, try sites like Priceline where you can bid on tickets. Before buying what you believe

to be the best rate, cross check the airline's website to see what their prices are first.

Promo Codes

If you are a member of a frequent flyer program, make sure you are signed up to receive their promo codes for discounts and coupons. These are usually sent to frequent flyers via email or social media. Although there is usually a time limit involved, these can be a great way to score a deal for your next trip you have planned!

Flexibility

If you can be flexible with your travel dates when booking your airfare, you may end up paying significantly less. There will usually be a box you can check for +/- 2 days which will indicate that your travel dates are flexible. Check it, and get ready to see the deals!

Timing Your Purchase

Many travelers don't know the absolute cheapest time to buy their airfare. Studies show that the best time is at 3:00 p.m. on a Tuesday afternoon. Although sales and bargains may be at any time, overall, this time is estimated to have the greatest number on inexpensive flights.

Tax Write Off!

You have purchased your airfare and are checking in at the gate, only to find you owe fees on top of your airfare for the bags you need to bring! Although these fees are inconvenient and often pricey, it is a tax write off! Hopefully this tip can make paying for your bags a little less irritating. So next time you decide to check a bag or not, remember this advice!

Why Am I Me?

It was a Sure Thing. (Yeahhhh right.)

Sure Thing? Shoo-In? All Sewn Up? Forgone Conclusion? Open and Shut? Surefire?

It's funny how we sometimes look at an opportunity on the surface and think to ourselves *Wow! That looks like a sure thing!* But in retrospect it turned out not to be so great?

As you review your life and look forward to life over the next 10-20 years, what *were* the *sure things* in the past, and what *are* the *sure things* in your future?

More importantly what made them *sure things*? Did you learn the difference between *sure things* and *bogus sure things*?

For me, *sure things* in the past were, I knew that no matter what, I wanted to be the first of the three boys in our family to graduate from the university. I did!! I wanted to be the first to learn to drive and get my driver's license before my twin brother. I did!! I knew I wanted to be married, have children, and be a successful businessman by age 30. I did!!!

Now the *sure things* going forward are a tad bit fuzzy because we all know that nothing is for certain except death and taxes. I know I want to continue to do a bit of traveling after retirement, enjoy a few dinners out with the wife, and give some occasional financial assistance to family members without feeling the pinch. In general, just maintain my lifestyle to a certain degree of expectation.

While there is rarely a *sure thing*, most of us have learned by this point in our life, that a little elbow grease or due diligence is always required when making a decision. More than once I can remember my mom telling us boys that the "devil is in the details" when making a serious decision about something. **Do your homework!**

When making decisions about what to do with retirement funds, I get folks asking me all the time about this product or that product, or which fund is the best of the bunch, or is a bank or insurance product better than another?

What most folks don't realize is that you have to decide what *you want your funds to do* first! With thousands of retirement products on the market which one is best? There is no one answer. The correct answer is which product is most

appropriate for what *you* need the fund to do *for you* in your portfolio!

When building a retirement plan, it's best to look at what you already have and see if you can keep it and use it for a purpose in retirement. Many financial products are for accumulation, not distribution. The minute you task a financial fund or product with paying you income in retirement instead of just accumulation, **you have changed the entire expectation of that fund.**

Many of these accumulation products you had while working and adding to your retirement funds via a paycheck were great for long-term growth, but the minute you try to take income, and the market takes a downward turn after you have retired, what happens? You've now lost money and no longer have a paycheck coming in to replace the principal you lost! So you really can't afford to gamble!

Most folks will outlive their retirement funds because of one thing. They didn't do their homework, and more importantly, they didn't seek professional assistance with their retirement funds. Statistics currently state that over 70% of retirees will need long-term care at some point. Have you planned for this occurrence? **Long-term care is the #1 cause of bankruptcy** of retirees. Over 80% of Mutual funds will underperform and only the top 10% will perform better than expected. In layman's terms this means most folks will outlive their retirement funds!

Don't be one of them!!! Don't you want a *sure thing*? Get professional help with your retirement plan! There are multiple ways to address long-term care than just purchasing a policy! There are great products on the market that are just for creating guaranteed income for retirement! Want to know what your *sure things* are for retirement? Call us! We know a team of folks who can help!



David S. Edge
Healthcare & Retirement
Planning Professional

*Utilizing fact-based decision making to
protect your retirement lifestyle!*



Success Story of the Month

The details of these stories have been changed to maintain confidentiality

Learn that “No” can be an Answer

By David S. Edge

Bert and Dawn have been wonderful parents who wanted everything for their kids. Both parents ran successful and profitable businesses and they, of course, sent the kids to the best schools, bought clothes and sporting equipment, musical instruments, cars, *and* paid for college degrees at top of the line universities.

As their children grew up and moved out, Bert and Dawn starting thinking about retirement. They came to our office for a Discovery Meeting and met with our team of advisors after attending one of our many free Financial Retirement Workshops.

As we started reviewing their options, one thing was clear. They didn't have enough retirement savings to maintain their current lifestyle. So we took them through an exercise to see where their money was going. Lo and behold, all the extra funds they were earning *were still going to* their kids!!

Turns out that Mom and Dad had helped finance both grown childrens' home purchases, which were well beyond both kids' income. They not only helped with the down payments but were also continuing to give financial assistance for the monthly mortgages as well as all the other birthday, Christmas, gifts, repairs, etc., etc.

It came down to one simple thing. Bert and Dawn had never learned to say “No.”

Another issue that came to light during discussions with our team was that they still had their five-bedroom house even though it was just the two of them. A good portion of income was going for upkeep on the “big house.” Bert also stated that they both knew they needed to downsize, but Dawn did not want to, as the house had too many wonderful family memories.

All parents want to help their children get a “leg up,” so to say, in this modern expensive world, but at some point the kids have to become self-sufficient.

We realize that some of the most important decisions are also the most difficult to make. Bert and Dawn had to make the decision to put each other first and start earmarking their hard-earned money for their retirement.

As the team continued to review the four areas of retirement planning, a blueprint started to evolve to cover not only Bert and Dawn's financial concerns but also, health, long-term care, and their estate.

By turning off the spigot of their cash flow to the kids, our team was able to show them how the plan we recommended would allow them to grow their retirement income to cover not only their health care, but show them how the plan would continue their income as well as cover long-term care! It also allowed them to create a Trust that planned who, what, and when, their kids and grandkids would receive what Bert and Dawn wanted to leave them as a legacy.

More importantly, we were able to create enough funding in the customized financial plan that allowed Bert and Dawn to keep their much beloved big house!

Dawn was ecstatic!!!

In the end, when their plan was finished, they both felt that the roadmap our planners created was clear and they knew exactly what to do, what to expect, and when. It was specific and left no doubt about results for the next twenty years of their lives.

Call us with the question of “this is what we want our retirement to look like and this is what we have to work with”.

Let our professional team help before you make these important retirement decisions!



American Retirement Advisors is featured in FORBES magazine as One of America's Financial Leaders May 5, 2014

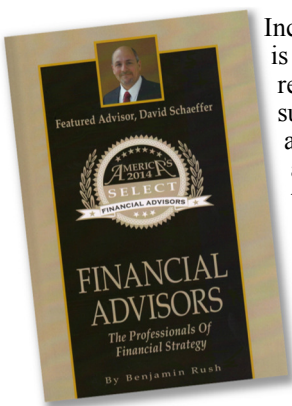


American Retirement Advisors is the 29th fastest growing privately held company in America according to INC. Magazine



WE MADE IT!
29th in America
4th in Arizona

David Schaeffer has been honored with inclusion into the prestigious book, "America's Select Financial Advisors"



Inclusion in this book is not only recognition of his success as a financial advisor; it's also an acknowledgment of the high standard of excellence that his firm brings to the financial services industry.

Dianna's Corner

Those Dog Days of Summer!!

Why do they call it the "dog days of summer?" Even a dog has enough sense, if he can, to get in out of the heat. Their little (or big) paws get toasted on the hot pavement like our fingers do if we grab a car door handle that has been sitting in the sun. Think driving gloves.....

I know, it's a "dry heat". Phooey, it's just hot. There, now I've crabbed enough, time to look for the good things about our warm weather. We don't have to shovel it! Coats, boots, and scarves are not needed. We drink lots of cold tea, fruit drinks, ice coffee (if you like it) and Snow Cones! That's the best thing for hot weather. We went across Texas once in the summer and I survived from one Slushie vendor to the next. I was Slushie by the end of the day!!

We've done a bit of traveling through the years and I've come to realize there is no one place that is perfect all the time. Hot in the summer, cold in the winter, humid in the spring, etc. We have to pick the "perfect" pieces out and enjoy them and just put up or learn to have fun in the not-so-perfect seasons.

Have you ever gone for a puddle walk when it is raining? Not a monsoon, just a nice shower. It can be a lot of fun and kids love it! You put on old clothes, boots or old shoes, and head into the rain. Sometimes it feels cold, sometimes it is like a warm shower. Everyone stomps in every puddle you find. No one gets yelled at for getting wet or messing up their clothes. Yeah!!! Harmless fun and no one will tell you you're crazy; they will secretly envy you the fun you are having.

Remembering fun things from the past makes everyone think of the future where we can have more fun if we just let ourselves be a free spirit. So what if the kids think we're getting Doty in our old age. They'll be here soon enough. Now is the time to start on that "Bucket List." Tomorrow is too late if today is all we get.

I guess I am lucky; I have grandsons that need starter things for new apartments. I always have extra kitchen gadgets and recipes up the wazoo. Yes kids, it's a word you don't understand! I'll bet we each could start off at least two or three people with the small things that make getting dinner easier. I know I could. I think I am a kitchen gadget addict. By the same token, my husband could start 3 or 4 workshops with all the "toys" he has in his workshop. It is such fun to recycle them to the new generation and know they might think of who gave it to them when using it.

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Dianna Harbaugh

*Healthcare & Retirement
Planning Professional
Taking Care of People is
My Life Long Mission!*



Health Tip of the Month

By Allie Vossoughi

August is Psoriasis Awareness month. Many of us have heard of Psoriasis, but most are unsure of what exactly this disease entails. Psoriasis is the most common type of autoimmune disease, effecting an estimated 7.5 million Americans. It is important to know the facts about a disease that is so prevalent in our society. Due to common misconceptions about symptoms and misunderstood causes of Psoriasis, it is important to raise awareness and spread knowledge about the disease.

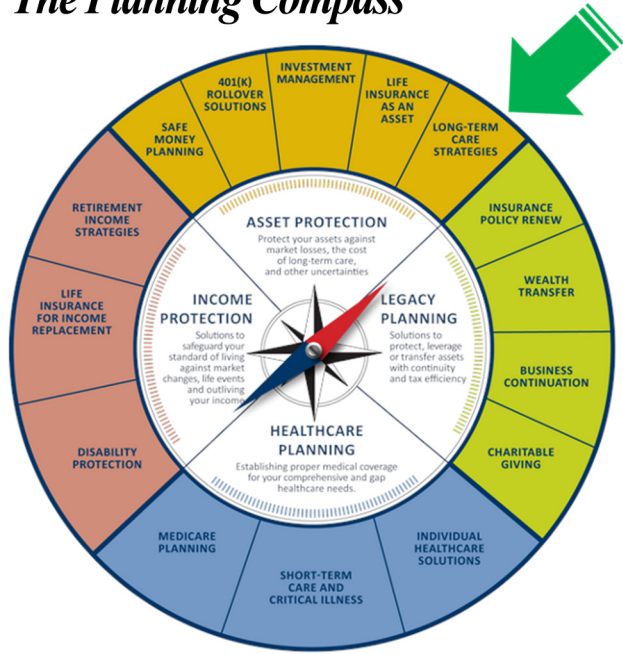
Psoriasis is an autoimmune disease that occurs when a person's body tries to fight off infection, however, the antibodies also attack normal cells. This failed immune response causes abnormal skin growths and skin inflammation. Although the disease is an autoimmune disorder, it can be triggered by specific events, such as skin injuries, sun damage, reactions to medications, and stress. Genes can also make a person more susceptible to psoriasis. A person with a parent who has psoriasis is 50% more likely to develop the disease.

Psoriasis is a disease which symptoms mainly affect the skin, appearing as red, scaly patches of skin that crack, bleed, and cause itchiness. The skin may appear in sliver scales as well as inflamed skin. Common areas for this to occur in a person with Psoriasis is the scalp as well as hands and feet. In addition, 30% of people with psoriasis develop psoriatic arthritis, causing pain and swelling of the joints.

The most concerning side effect of Psoriasis may actually be psychological and social. Due common assumptions combined with the visual presence of the disease, people with Psoriasis are more susceptible to developing depression as well as anxiety disorders. People who are not familiar with the disease believe that it is contagious, and tend to discriminate against people with Psoriasis.

Although there is no prevention or cure for Psoriasis, I think it is most important that society become informed about this common autoimmune disorder. It would be most unfortunate for the worst symptom for someone with Psoriasis to be caused purely by our society's false beliefs! If you or someone you love has Psoriasis, you can participate in Psoriasis awareness month by submitting pictures and sharing stories about your journey at www.psoriasisawarenessmonth.org/. Additionally, National Psoriasis Foundation is the world's largest non-profit patient advocacy organization and constantly strives for a treatment and a cure for the disease.

The Planning Compass



Planning for Long Term Care does not mean buy insurance! It simply means looking at the resources and risks associated with the challenges of living much, much longer than any other generation that has ever inhabited the earth.

According to the second largest payer of long term care costs in America, Medicaid, the likelihood of needing the services of a Home Health Care provider or Nursing Home are currently at 70% for a 65 year old. At age 85 the actual use of Long Term Care services is currently over 50%.

Since 50% of Americans will live past age 87, planning for taking care of yourself when your body will no longer permit self-care is important. That is if you care about those who care about you. Realistically, your friends and family, are the first providers of care in a long term care scenario.

Only 6% of Americans have actually purchased some form of Long Term Care Insurance. Another 3% have applied and were not accepted. If we discount the people already receiving Medicaid, (the State and Federal partnership for the needy) that still leaves a very large percentage of people who have no fall back plan other than to spend every nickel they have ever saved on Long Term Care Services until they are bankrupt. Then they will qualify for Welfare and Medicaid.

Not exactly how I plan to spend my last years. I prefer a fancy drink with an umbrella and sitting on the beach!

If you fail to plan, you plan to fail. The choice is yours!

Back-to-School Snacks the Grandchildren Will Love!!



Butterfly Snacks

What You Will Need:

- Clothespins
- Snack size ziplock bags
- Googly eyes
- Pipe cleaners
- Glue
- Paint, glitter glue, puffy paint, markers, etc.
- Two different kinds of snacks (goldfish, dried fruit, cereal, grapes, trail mix, blueberries, etc.)

For each “butterfly” snack, first decorate a clothespin with glitter, puff paint, or anything you would like to decorate your butterfly’s body with. Then, glue two googly eyes on the base of the clothespin.

While your glue is drying on the body of the butterfly, fill the plastic bag with two kinds of snacks about half-way full and seal the bag. With your fingers, gently separate the snacks, leaving a small empty space in the center of the bag.

Next, curl each end of a pipe cleaner (as shown in the picture above) and then fold the pipe cleaner in half, wrapping it around the space in the center of the bag which will divide your two snacks.

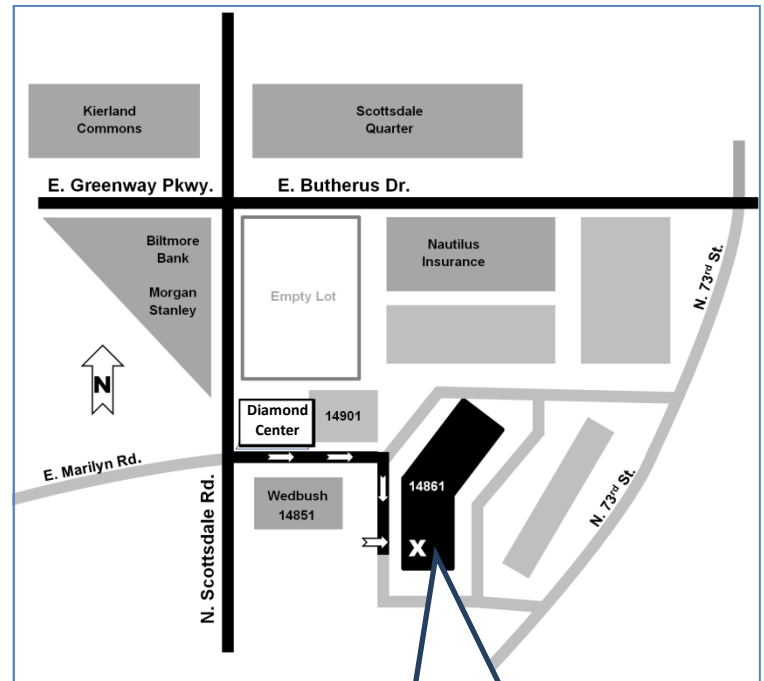
Finally, clip your clothespin on top of the pipe cleaner and give your completed butterfly snack to your children or grandchildren to take back to school with them!

Follow us on Pinterest for tips and tricks for the recipe and project!

www.Pinterest.com/ARA123easy

Want to be featured in our monthly newsletter? Email your Pinterest successes and fails to Alex@ara123.com

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Financial Tip of The Month

Major Money Mistakes To Avoid in Retirement
By Allie Vossoughi

According to a MetLife survey, an estimated \$3 billion a year is lost by retirees in America due to scams, fraud and financial abuse. After working so hard to get your finances in order for a pleasant retirement, it is so important to be aware of this statistic and do everything you can to protect yourself. Why do many crooks target retirees? This is mainly due to the assumption that retirees have large amounts of money. Protect yours!!!!

Telephone Scams

Making a rule to never give any information over the phone may be one of the best things you can do to protect yourself and your finances in retirement. Statistics show that seniors are most likely to be convinced to give out their information over the phone. An example of a common telephone scam is the lottery call. Someone will call and say you won something but that you need to pay a small shipping cost or taxes. They will ask for your credit card number. Always say, NO! Never pay for anything over the phone that you haven't ordered. Another scheme that is easy to fall for is the jury duty phone call. Someone will pretend to work at the court and say you missed your appearance for jury duty. They will ask for your Social Security number to confirm this. Simply hang up the phone if you are ever questioning the legitimacy of the phone call. You can always look up the real court number and call to make sure it was fake. Make this a hard rule in your home, or even go as far as putting a sticky note on the phone reminding you and your family of your confidentiality.

The Grandparent Scam

This is an easy one for anyone to fall for. A person will call your home pretending to be your grandchild or family member and act like they are in some type of crisis. Often they will say they are stranded in a foreign country and need to be wired money. It is also common for the criminal to hack your family member's email account and email you the message from your family member's email address. If you weren't aware that this is a common scam, most people would fall for it in an emotional panic for their loved ones. This is where it pays to keep yourself informed and aware of such threats to your financial security.

Computer Scams

Computer scams are something that the majority of retirees are most fearful of. A types of scheme involving the computer is the "phishing" tactic. An email will arrive that says it is from the IRS regarding a tax refund. This would be very easy to fall into, but certainly do not give your personal information to them online. Many people also get caught in this scheme by clicking on links that are included in the email. This may give the schemer access to your email account or files on your computer. Another type of computer scam involves a phone call from a person claiming to work for Mac or Microsoft. They may say your computer has a virus and that they can fix it by having you log into a certain website. This may also give them full access to your computer, and you should be cautious of this.



Charity Scams

Many scams involve fake charity organizations and target retirees because they usually have the time to listen to their "sad" story and develop sympathy for the "charity worker." This scheme is particularly easy to spot because it will usually involve some sense of urgency. The scammer will make it sound like it is urgent to donate immediately so that you won't have time to investigate the charity to verify it's legitimacy. This kind of scam is especially upsetting because it is taking advantage of a retiree's compassion and generosity. Giving to a charity is an amazing and respectable thing to do, however, make sure to do your research first!

If you ever think you may be a victim of a scam, or are even slightly suspicious that you may have fallen into a scheme, there are a few things you can do. Notifying your bank personnel is most important. Bank employees are in a good position to see and handle suspicious activity in regards to your bank account. You can also contact APS, Adult Protective Services. This is a government-affiliated agency geared toward investigating reports of elderly financial abuse. To learn more about ADP, visit www.azdes.gov. In any case, you should also always alert local law enforcement. We all hope that these things will never occur in our lives, however, it is smart to be aware and knowledgeable about these schemes that could threaten the retirement that you've worked so hard for. So keep your eyes open and educate your family and loved ones as well!

Brooks, Rodney. "Retirement: 7 Scams Retirees Too Often Fall for." *USA Today*. N.p., 14 Jan. 2014. Web. 16 July 2015.

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The Voting Public

voter turnout percentage. For example, Colorado with a voter turnout of 53.4%, Oregon at 51%, and Washington with a 43.1% turnout. On the contrary, conservative states like Alabama only had a 32.9% turnout rate, and Georgia with only 38.1%.

It is important to be aware of what is going on in today's society and participate in governmental decisions by casting your vote. It is also important to raise voting awareness among the younger generations in efforts to encourage a higher percentage of voters. However, the best thing you can do to raise the voter percentage is to become educated on what there is to vote on and show up at the polling booth yourself!

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Dianna's Corner

Well, just be safe and keep cool. Go to the pool, or dabble your toes in a wading pool. It's all fun and that is what retirement is all about. Don't worry about how to set it all up! Call us, we can help you organize your fun years so you don't have to fret about them, just enjoy your time. Me, I'm heading for a popsicle.

Clients of the Month

We are truly blessed by all of the wonderful people we are able to serve.

From all of us at American Retirement Advisors, THANK YOU for the trust and confidence you have placed in us.

*Mr. & Mrs. Bill A., Scottsdale, referred
Mr. & Mrs. Gary U.*

Mr. or Ms. D'A? Did you refer Mr & Mrs. Daniel V. of Chandler? If so, please email judi@americanretire.com with your contact information! Thank you!

Mr. & Mrs. Chris C., Phoenix, referred Mr. Paul S.

Mr. & Mrs. Gary A., Phoenix, referred Ms. Bobbeye A. of Glendale.

Christine L., Phoenix, referred Stephanie L.

*Mr. & Mrs. Mike S., Phoenix, referred
Mr. & Mrs. Nick D.*

Ms. Nancy K., Sun City, referred Terry B.

*Ms. Barbara B., Scottsdale, referred Mr. Gary S.,
Culver City*

We appreciate your referrals so much...

We are happy to offer a gift card for each and every referral we are able to meet with in our office.

Medicare beneficiaries are federally prohibited from any program that compensates the beneficiary for recommending friends or family, sorry it is the law.

Our Advisors, Planners and Partners.



Sharon Colbert-Groves plays a dual role. As a planner she helps clients select their Medicare plans. As our client care manager she reaches out to just about every one of our clients, just to say hi. Look forward to her cheerful call!



Monica Chipman is focused on assisting those in the workforce make a smooth transition to Medicare and retirement. She shares all your options so you can make an informed decision.



John Conner is transitioning to becoming a full time Medicare Advisor. We wish him all the best in his new position. He will be working in our Tucson, Arizona office.



Jody Dunn is our jack of all trades. She is Nancy Monaco's right hand and is our financial planning administrator. She helps clients gather their documents and prepares our retirement plans.



David Edge is one of our top advisors. He brings over 30 years of executive level experience in the financial services industry. When he is not helping clients plan for retirement, he is writing for our blogs, books, and radio show.



Richard Gilmore is a full-service advisor, from Medicare to retirement planning. He is the guy that travels far and wide to serve the needs of clients all over the great states of Arizona, California, and Nevada.



Alex Flood is behind the scenes of our marketing efforts. She coordinates and books all workshop venues while also designing and implementing our marketing materials.



Dianna Harbaugh is one of the most caring advisors you may ever meet. Not only is she appointed with every Medicare carrier, she plans for every contingency in our client's life, including long-term care, legacy, and lifelong income.



If you met with us in the past you know Herman Lovato. He has been with me since year one of the firm. He schedules convenient meeting times for our clients and advisors.



The most important person you may never see in the office is Judi Lovato. If you have ever needed our services she has touched your life. She is our Operations Manager.



Howard Farkash is a seasoned Medicare Planner with over 17 years of experience. When he is not helping clients with their Medicare needs, he is helping them plan for their grandchildren's education.



Trudy Mercante is a full-service planner helping clients valley wide! Preparing for Long-Term Care, Medicare, Retirement, and leaving Legacies is just the beginning of the caring service she provides.



Suzette Whipkey is the Executive Assistant to David Edge. Suzette manages all of his client notes, records, and applications so he can focus on you!



Eli Lopez is our new "Director of First Impressions." She welcomes our clients, manages appointments, and keeps our office as organized as possible!



Andrew Erwin joined the office last month to assist in financial planning as well as project management, which is essential to our everyday functions.



On loan from Northeastern University in Boston, Yash Shah is our process engineer. He will be evaluating our current processes and making sure our office is running as efficiently as possible.



Allie Vossoughi is the new editor of the monthly newsletter. She enjoys writing to you every month and organizing the newsletter articles that benefit you.



Thomas Shultz, (left) Branch Manager of the Futurity First Insurance Group. As our insurance brokerage house, they continuously review every product from

every carrier to insure we only offer the BEST of the BEST to our clients.

Tom Bugbee, (center) is our Certified Financial Planner™. He manages the day to day business of selecting and trading securities for all of our clients. He is responsible for the implementation of capital preservation strategies.

Nancy Monaco is best person to have in your corner. She takes care of Medicare, Long Term Care, Life and Retirement planning. Nancy personally manages every aspect of our top clients' relationship and personally oversees their accounts.



"These are the people that make providing financial certainty to our clients 123 Easy!"

David P. Schaeffer

Medicare Minute

By David S. Edge, American Retirement Advisors

Annual Election Period Is Coming!!! Sometimes Called "Open Enrollment"!!!

OK folks! This means we're getting close to the time of year that you are going to get tons of mail where you have the opportunity to switch independent drug plans that go with your Medicare Supplement "Medigap", or switch Medicare Advantage Network plans that include your drug plan.

Every Year the Annual Election Period (or A.E.P.) is from October 15th to December 7th for applications to be submitted and approved for a January 1st start date for the new plan selected.

American Retirement Advisors recommends that you get professional help from an experienced advisor who is licensed with multiple carriers in order to select the most appropriate plan for the starting new year.

Frequently asked questions:

- 1.) Do drug plan carriers ask medical questions when I select the new drug plan (Part D) that goes with original Medicare and Medigap during A.E.P.? **NO.**
- 2.) Do Medicare Advantage Plans that include drug coverage (Part D) ask medical questions before I can join a new plan? **YES.** But only one question, "Do you have End Stage Renal Disease" (Kidney Dialysis). If you have ESRD you cannot switch plans in your geographic area, and must remain on the Medicare Advantage plan that you are currently enrolled in.
- 3.) Can I switch to a Medicare Medigap plan and a Part D drug plan from a Medicare Advantage plan during A.E.P.? **YES.** In most cases, but not all, you must answer the list of Chronic Disease questions required by the Medigap Carriers. Medicare never asks any Medical Questions. The Medicare Medigap Carriers are required to ask medical questions and, if you cannot answer **NO** to each question, you cannot

switch. In other words, you must be healthy to switch.

- 4.) When can I switch from a Medicare Medigap plan to a different Medicare Medigap plan? Any month of the year! But you must be able to answer the Medigap Carrier medical questions same as question 3. You must also be switching from Supplement to Supplement (or Medigap to Medigap) plan. (Medicare Supplement and Medicare Medigap are the same).
- 5.) Since I can switch Medicare Medigap plans any month of the year, does this mean I can also switch Part D plans that go with Original Medicare any month of the year? **NO.** Part D plans can only be enrolled during A.E.P., October 15th through December 7th, same as Medicare Advantage plans.

One final note; the new Drug Part D and Medicare Advantage plan prices are posted to the public by Medicare October 1st. So don't worry about researching new plans until after that date. You cannot enroll in a new plan until October 15th through December 7th for a start date of January 1, 2016.

Currently there are over 39 Medicare Advantage plans and 30 Part D drug plans available in Maricopa County. We advise you seek professional assistance with your research to ensure you select the most appropriate plan for you.

For more information regarding A.E.P. and Medicare, visit our new website at:
www.123EasyMedicare.com

123easy
Medicare.com

Just for Fun

This Month's Word Search

Topic: Aviation

F Q R E L L E P O R P C D M J M Y
 E L G G N I D N A L O E E D I L G
 R P I L O T D V J N S A K J Z Y M
 U Y T G O J I D T T S R U N W A Y
 S T C W H A J R I U T R O P R I A
 S T E O T T O N R L A T I T U D E
 E R A I N L A E D E P A R T U R E
 R F O B T T M T D C Y N L J E G L
 P N F O I E R U T T A E M D D C N
 T H W O N L T O I E B P U P O W Z
 H E N T E I I V L T N T T C M P L
 R A N N T K A Z A S I D K A K P Z
 U D W L Y R A E E G T P A G I T R
 S S A I G M S T N R I Y N N E N P
 T E B F Y Y V O J T G I G J T R M
 B T Z T R Y L Z G Y W Q N R D M K

1. Aviation
2. Airport
3. Altitude
4. Captain
5. Cockpit
6. Controls
7. Control Tower
8. Departure
9. Destination
10. Flight Attendant
11. Glide
12. Gravity
13. Headset
14. Jet
15. Landing
16. Latitude
17. Lift
18. Longitude
19. Measurement
20. Pilot
21. Pressure
22. Propeller
23. Runway
24. Seat Belt
25. Stabilizer
26. Take off
27. Thrust
28. Tower
29. Wing

This Month's Quiz

Question

When does Medicare's Open Enrollment for 2016 start?

- A. October 15, 2015
- B. November 15, 2015
- C. December 1, 2015
- D. January 1, 2016

Answers To Last Month's Quiz

Question

If you wish to avoid a penalty, at what age should you begin taking distributions from an IRA?

Answer

C. 70 1/2. Start taking your money from your IRA at this age!

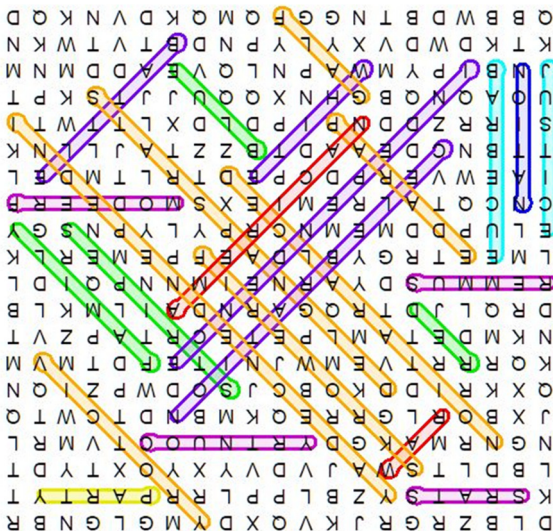
Send your answers to Judi@AmericanRetire.com

The winner is selected from a hat. Great Prizes every Month!

Congratulations to:

Camille Launsbach

Look for your gift card in the mail box.



Fax or email your completed puzzle to enter to win a great gift card. Each correctly completed puzzle will be entered to win the monthly prize! Good Luck!

Fax # 877-292-0734
Judi@AmericanRetire.com

Congratulations to Last Month's Puzzle Solver:

Dawn Russo

Look for your gift card in the mail box.

Classifieds



Professor of Medicare Planning,
Kevin Lynch endorses the book
"Medicare Made 123 Easy"

123EasyMedicare.com



See every option; Medicare Supplements & Medicare Advantage. Compare side-by-side EVERY plan from EVERY company.

AmericanRetire.com



Proving financial certainty is our mission. Making healthcare and retirement planning 123 Easy is what we do!

The AMERICAN RETIREMENT ADVISOR

Have question? Visit our BLOG and find out what other have asked and of course the answers from the American Retirement Advisor himself, David Schaeffer

TheAmericanRetirementAdvisor.com

Highest National Fixed Interest Rates

- 1 Year *not currently available from any national carrier*
- 2 Year *not currently available from any national carrier*
- 3 Year **1.90% APR** Forethought Financial
- 4 Year **1.90% APR** North American Co.
- 5 Year **2.60% APR** EquiTrust
- 6 Year **2.80% APR** American National
- 7 Year **2.80% APR** Athene Annuity & Life
- 8 Year **3.00% APR** EquiTrust
- 9 Year **3.00% APR** North American Co.
- 10 Year **3.25% APR** Delaware Life

Tax deferred fixed rate accurate as of 7/23/2015.
Many allow for monthly income.

Visit our *brand new* Medicare website at:

www.123easymedicare.com



You're Invited

Please join us as we celebrate the art of

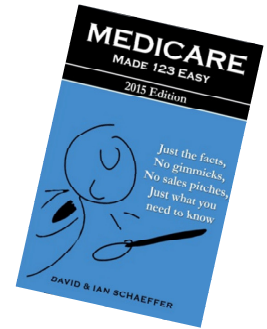
JUDITH SPITZ

The evening will be filled with art, friends, wine & cheese. All are welcome. Bring guests!



September 23rd, 2015
5:30p.m.

Please RSVP to judi@americanretire.com or call 602-281-3898



"Medicare Made 123 Easy"
Now in its fifth edition!
Our little book seems to be a hit!

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MAXIMIZE YOUR SOCIAL SECURITY BENEFITS!

Register for this **FREE** 45-minute presentation on Social Security.

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See all 39 Medicare Advantage Plans in one place.
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To see which plan most closely meets your needs, call today to schedule a personalized consultation with a Medicare Planner.

602-281-3898



TOP 5 PROVEN METHODS TO SAFEGARD YOUR RETIREMENT INCOME.

WILL YOU SURVIVE ANOTHER MARKET CRASH?



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602-281-3898

Medicare *Educational* Workshop

30-Minute Presentation - Everything you need to know about Medicare

- We explain how Medicare works and what to expect with each of the plan options.
- We will discuss the elements of:
 - ✓ Medicare Parts A and B
 - ✓ Prescription Drug plans (*Part D*)
 - ✓ Medicare Advantage plans (*Part C*)
 - ✓ Medicare Supplements (*Medigap*)
- Learn how to verify if your doctor accepts the plan.
- Learn how to calculate your prescription costs for the year.
- Learn how company agents and independent brokers are compensated.
- Learn how to receive our EXCLUSIVE easy to follow selection and comparison guides.



Twenty Workshops for your Convenience

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Tuesday, August 11th
1:30 p.m.

Phoenix Public Library

Mesquite Branch
4525 E. Paradise Village
Pkwy. N.
Phoenix, AZ 85032
Tuesday, August 11th
5:30 p.m.

Mesa Public Library

Dobson Ranch Branch
2425 S. Dobson Rd.
Mesa, AZ 85202
Tuesday, August 11th
5:30 p.m.

Tempe Public Library

Main Branch
3500 S. Rural Rd.
Tempe, AZ 85282
Wednesday, August 12th
5:30 p.m.

Gilbert Public Library

Gilbert Southeast Regional
775 N. Greenfield Rd.
Gilbert, AZ 85234
Wednesday, August 12th
5:30 p.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Wednesday, August 12th
5:30 p.m.

Phoenix Public Library

Mesquite Branch
4525 E. Paradise Village Pkwy. N.
Phoenix, AZ 85032
Thursday, August 13th
1:30 p.m.

Mesa Public Library

Main Branch
64 E. 1st St.
Mesa, AZ 85201
Thursday, August 13th
1:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Thursday, August 13th
5:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85308
Monday, August 17th
5:30 p.m.

Phoenix Public Library

Agave Branch
23550 N. 36th Ave.
Phoenix, AZ 85020
Tuesday, August 18th
5:30 p.m.

Mohave County Library

Lake Havasu City
1770 McCulloch Blvd N.
Lake Havasu City, AZ 86403
Tuesday, August 18th
5:30 p.m.

Phoenix Public Library

Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004
Tuesday, August 18th
5:30 p.m.

Peoria Public Library

Sunrise Mountain Branch
21109 N. 98th Ave.
Peoria, AZ 85382
Wednesday, August 19th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Wednesday, August 19th
1:30 p.m.

Avondale Civic Center

Civic Center Library
11350 Civic Center Dr.
Avondale, AZ 85323
Wednesday, August 19th
5:30 p.m.

Mohave County Library

Kingman Branch
3269 N. Burbank St.
Kingman, AZ 86402
Wednesday, August 19th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Thursday, August 20th
5:30 p.m.

Prescott Valley Public Library

Main Branch
7401 E. Civic Circle
Prescott Valley, AZ 86314
Tuesday, August 25th
5:30 p.m.

Prescott Public Library

Main Branch
215 E Goodwin St
Prescott, AZ 86303
Wednesday, August 26th
5:30 p.m.

Do not miss your opportunity to hear one of the most knowledgeable speakers and best-selling authors on the subject of Medicare.

Call to Reserve Your FREE Seats Today 602-281-3898

Educational

Workshops



10,000 Americans turn 62 every day!

Did you know for married couples there are...

>> 7 Social Security Strategies

>> 81 Age Combinations

>> 567 Sets of Calculations

- Learn how select the best option for your Social Security Income Plan and when to begin Social Security to receive the maximum benefits for you and your spouse.
- Our informative workshop gives you the power to determine YOUR best income scenario.
- Learn how to receive your personalized Social Security strategy report
- Learn how to receive our EXCLUSIVE 20 YEAR Income Planning Timeline

30-Minute Presentation

**Everything you need
To know about Social Security**

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Monday, August 24th
5:30 p.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Wednesday, August 26th
1:30 p.m.

Mesa Public Library

Main Branch
64 E. 1st St.
Mesa, AZ 85201
Tuesday, August 25th
1:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85308
Tuesday, August 25th
5:30 p.m.

Tempe Public Library

Main Branch
3500 S. Rural Rd.
Tempe, AZ 85282
Thursday, August 27th
1:30 p.m.

Retirement Income Planning Workshop

Why YOU should attend

- Find the Peace-Of-Mind you deserve
- Reduce or eliminate fees on brokerage accounts
- Reduce or eliminate guesswork about your income
- Learn how to not run out of money without annuities
- Learn how you can reduce or eliminate management fees
- Learn how to insulate your 401k from market corrections
- Get the tools to make educated decisions without a broker

Who should attend

- People in retirement
- People age 50 and up
- People looking to reduce risk
- People approaching retirement
- People looking for certainty and guarantees

1.5 hour Presentation

Income planning for as long as you need it!

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Tuesday, August 25th
5:30 p.m.

Tempe Public Library

Main Branch
3500 S. Rural Rd.
Tempe, AZ 85282
Wednesday, August 26th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Thursday, August 27th
5:30 p.m.

Forbes magazine calls him one of America's Financial Leaders!
Don't miss your opportunity to see David P. Schaeffer in person.

Call to Reserve Your FREE Seats Today 602-281-3898