



Leader of the....

By David S. Edge

Things seem to be shaping up quickly as we have had our first round of debates and who said what. It's no surprise to anyone (except the Republican leaders) that more than one or two **GOP** possible candidates are in the anti-politician camp. In the **DNC** camp it's seems to be Hilary as candidate, regardless of whatever has happened in the past, even though there are some other very viable Democratic candidates. Then, there are the Independents who say "No more Clinton's or Bush's in the White House, enough is enough". Political Royalty? **Fuhgeddabout-it.**

The DNC has options besides Hilary. While these folks aren't exactly household names, they could become the front runners. Governor Chafe (R.I.), Governor O'Malley (Maryland), Senator Webb (Virginia) and of course Senator Sanders (Vermont). Sanders has been getting popular reviews for drawing large crowds everywhere he goes with his message. The *other woman* that is still in the possible DNC camp of possible candidates is Senator Elizabeth Warren (Massachusetts), even though she has repeatedly stated she will not run.

While some in the establishment of long time GOP mainstream are scrambling to figure out what's going on, and the DNC is waiting on results from investigations, many voters seem to know exactly what they want. And it appears what they want is someone running for president who ignores regular **"business as usual"** in Washington.

Over this past week the GOP "powers-that-be-temple" is showing visible signs of cracking. FOX News just released a report that shows Trump at

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Celebrate Labor Day

By Allie Vossoughi

In my opinion, Labor day is a holiday that is somewhat forgotten and much under-celebrated. We all look forward to the day off of work, maybe a family vacation, or a neighborhood BBQ. But are we really celebrating and appreciating what this holiday is truly about???

While most of us associate this holiday with fun activities to enjoy at the tail end of summer, the history of labor day actually took place during a dismal time for America. There was a long, violent, and deadly struggle for worker's rights; something that is often referred to as America's "other civil war."

This war was regarding 100 hour work weeks, low wages, child labor, and dangerous working conditions. The first labor day was held on September 5th, 1882, where employees of the Pullman Palace Car Company in Chicago went on strike to protest wage cuts and the firing of union representatives. This unleashed a wave of violent riots that resulted in Congress making Labor Day a legal holiday in the United States. The U.S. Department of Labor's page on "the history of Labor Day" notes that the holiday "is a creation of the labor movement and is dedicated to the social and economic achievements of American workers."

Although this holiday originated from a rough past, today we celebrate Labor day by appreciating the American worker and the sacrifices that were necessary for fair labor laws to be put in place.

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"Providing financial certainty is our mission. Making healthcare and retirement planning 123 easy is what we do!"



David P. Schaeffer

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SPECIAL REPORT

Medicare Annual Election Period

2016 Medicare Plan information will be released to the general public on October 1, 2015

What is it?

According to Medicare.gov "Medicare's Annual Election Period" (AEP) is the time of year in which you can join, switch, or drop Medicare Advantage plans.

The Annual Election Period begins October 15 through December 7.

How that affects your situation is based on what you currently have as a Medicare plan. Most people on Medicare do not know what type of plan they have. Understandably, Medicare can change the names of many programs frequently. Companies vie for your attention and may further confuse people on Medicare. Read carefully to make certain you correctly understand exactly what type of program you currently are enrolled in.

2016 plan information will be released to the general public on October 1, 2015.

Enrollment for 2016 plans may begin on October 15, 2015 for effective dates of January 1, 2016.

Read the next three sections to determine what you may need to do. All plans auto renew to protect you from a lapse in coverage. Doing nothing is an option. Every plan will experience some changes for 2016.

If you have a

Medicare Advantage Plan

(Medicare HMO, PPO or PFFS)

You most likely have an advantage plan if you use **one card** for Doctor visits, Hospital visits and Pharmacy.

You can switch from and to any type of Medicare advantage plan you wish. For example, if you have United Healthcare's Medicare Complete (HMO) or Cigna Medicare Select RX (HMO) and you feel another plan may better suit your needs, you can switch. There is only one medical question. Do you have end stage renal disease (kidney disease)? Other than that there are no pre-existing condition limitations. Better yet, if you have scheduled care, the new carrier will reach out with their continuation of care team and make sure you have no problems getting the care you need, even if the care is scheduled outside of their network.

Resources:

[Coverage Choices at Medicare.gov](#) or www.123EasyMedicare.com

If you have a

Medicare Supplement Plan

(Medigap plans A,B,C,D,E,F,F*,G,K,L,M,N)

You most likely have a Medigap plan if you use **three cards** for Doctor visits, Hospital visits and Pharmacy. The three cards would include: the Medicare card with parts A&B, the Medigap card, and a separate Medicare Part D card for prescriptions.

With the Medigap plan, you can switch plans at any time as long as your health will allow. You do not need to wait if you become dissatisfied with your current coverage. Most Medigap carriers have a series of medical questions which must be satisfied in order to apply for coverage. If your health allows, select any plan that meets your needs.

Resources:

[Choosing a Medigap Policy](#) at Medicare.gov or www.123EasyMedicare.com

SPECIAL REPORT

Medicare Annual Election Period

If you have a

Medicare Part D Prescription Drug plan

(Offered only from private insurance companies)

For example, if you have United Healthcare's Medicare Prescription Drug Plan or Humana's Wal-Mart Preferred Prescription Drug Plan and you feel that another plan may better suit your needs, you can switch during the Annual Election Period.

Annual Election Period is October 15th to December 7th.

There are several methods to determine which plan will offer the best value for your needs:

1. Visit www.Medicare.Gov after October 1st and use their plan comparison tool.

This is the only 100% objective method and how we make suggestions for our clients. Medicare will compare EVERY plan side by side and reveal how much you will pay for each drug, if the drug is on or off the formulary, the plan cost, the deductibles, if any, and the monthly, quarterly, and annual costs you will need to pay. They eliminate brand bias and any guesswork. It is a fantastic system!

2. Call Medicare (1-800-Medicare) after October 15th, they are open 24 hours a day. Have your bottles out, not the list you carry in your purse or wallet. Share with them:

- A. The exact drug name on the bottle.
- B. The dosage from the bottle.
- C. How many pills, puffs, squirts, or drops you need a month.

3. Call your agent. Please note, it is against Federal Law for your agent to ask you what drugs you are taking. ***You must bring up the subject or you must give permission.*** Without knowing which drugs you are taking it is impossible to offer professional advice. The commissions are less than \$20 per case and your agent will most likely not want to be involved in the process. Due to Medicare's rules and the insurance companies need to be compliant with said rules, your agent can rarely assist with complaints, concerns, or changes after the (AEP) Annual Election Period.

Important Resources:

Medicare

www.Medicare.Gov

1-800-633-4227

People on the phone will help:

24 hours, Everyday

Social Security

www.SSA.Gov

1-800-772-1213

People on the phone will help:

9am to 3pm, M-F

123EasyMedicare.com

www.123EasyMedicare.com

877-220-1089

People on the phone will help:

9am to 4pm, M-F

American Retirement Advisors

www.AmericanRetire.com

602-281-3898

People on the phone will help:

9am to 4pm, M-F

The (ADP) Annual Disenrollment Period begins January 1st through February 14th. In this period you may disenroll from a Medicare Advantage plan and get back on Original Medicare and still elect to get a Medicare Part D Drug Plan without interruption of coverage.

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Leader of the...

and Ted Cruz at 10%. Even Carly Fiorina who was nowhere to be seen in the polls just months ago is now polling at 5% and has moved into 7th place. We'll see her in the next national debate with the A-Team. Other candidates who are a tad more acceptable to the GOP mainstream machine are struggling to remain relevant in the primary. Jeb Bush has dropped below double digits to 9%, Huckabee at 7%, Scott Walker at 6% to round out the top seven candidates.

So what about the GOP candidates with almost no pulse in the polls? They are; Kasich, Rubio, Rand Paul, Christie, Santorum, Perry, Jindal and Pataki. While it's too early to count any of these folks as down and out, it certainly appears they are on the endangered list of also-ran's.

While many agree that Trump is a GOP wild card and the GOP establishment simply cannot make him go away, there is a real possibility he could win. The American public has been voting with their hearts instead of their heads lately. Arnold Schwarzenegger, *Republican* two time Governor of California? What about *Independent* Jesse Ventura Governor of Minnesota? And then there's Comedians, such as *Democrat* Al Franken getting elected as a Senator? Hummmm...think about it.

In the DNC camp the Clinton team is struggling. Hilary recently **skipped** a news forum for reporters that attended to hear her side of the story about the email scandal that keeps dogging her. And what about her excuse for the no show? "Regular voters don't care about the e-mail scandal" she replied. Hummmm.... So now there's scuttlebutt about the current V.P. Joe Biden or Al Gore preparing for a run if Hilary implodes. As the FBI has taken over the investigation we will know soon enough. But the lions are circling her camp as we speak. Bob Baer CNN and former CIA operative stated that if he had done what Hilary has done "I'd get fired the same day." Then Baer continued "I can't tell you how bad this is."

If nothing else, be prepared for some serious political entertainment over these next several months. The DNC has their National Convention in Philadelphia and the GOP National Convention is in Cleveland both in July 2016. The Libertarian National Convention is in Orlando in May 2016.

Oh, and BTW, don't bet the farm just yet..... on anything.

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Celebrate Labor Day

So enjoy your day off, but also remember what you're celebrating and appreciate how fortunate we are to have the labor laws and rights that we do today.

Clients of the Month

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

- Ms. Cathy W., Phoenix, referred Ms. Peggy A.
- Michelle ?? of ? referred Mori & Charles A., of Phoenix.
 Michelle, please send your contact info to judi@americanretire.com
- Mr. & Mrs. Larry B., Scottsdale, referred Sara and Josh N.
- Mr. and Mrs. Joe D., Peoria, referred Ms. Shirley C.
- Ms. Barbra N. & MaryAnn D. referred Mr. & Mrs. Reed C.
- Ms. Janice K., Phoenix, referred Mr. Alan F., also of Phoenix.
- Ms. Mary L., Peoria, referred Ms. Angie F.
- Mr. & Mrs. Richard McD., Sun Lakes, referred Mr. & Mrs. Duane F., also of Sun Lakes.
- Mr. Richard S. referred Mrs. Charles G. of Scottsdale.
 Mr. Richard S., please send your contact info to judi@americanretire.com
- Ms. Joyce K., Mesa, referred Ms. Elva L., also of Mesa.
- Mr. Ron C., Glendale, referred Ms. Gail Mc.
- Mr. & Mrs. Bharat G., Scottsdale, referred Mr. & Mrs. Jyoti P., also of Scottsdale.
- Mr. Michael G., Mesa, referred Mr. Roy P., of Gilbert.
- Mr. & Mrs. Deborah F., Phoenix, referred Ms. Dorothy R., Mesa.
- Mr. Stuart B., Scottsdale, referred Mr. Tim R.
- Mr. Stuart B., Scottsdale, referred Mr. Gary R.
- Ms. Mary L., Peoria, referred Ms. Magdelene R.
- Mr. & Mrs. Judith B., El Mirage, referred Mr. & Mrs. Ronald R., Sun City.
- Ms. Linda H., Glendale, referred Mr. Gary S.
- Mrs. Patricia W., Litchfield Park, referred Martha U.
- Ms. Sherrill M., Phoenix, referred Mr. & Mrs. Sabrina W.

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.

Why Am I Me? An Unexpected Pleasure!

Ever have an event or incident where you were the recipient of something wonderful and unexpected? Maybe it was finding an empty parking spot at the front of the store when you were pressed for time? Or could it be that you found something valuable or won something that you never expected?

I remember an event as a young teen working at the Georgia Tech Stadium in Atlanta pitching peanut bags to earn extra money. After one home game we were requested to stay and assist the clean-up crew as several hadn't shown up to get the stadium ready for the next event. While sweeping up trash I found not one, but two \$20 bills! While I continued sweeping, I found additional change under seats that I collected. It was more than the money I had made over the last three hours pitching peanuts! I was so excited and could not believe my good fortune! What an **unexpected pleasure!**

Another time my bride of 30+ years and I were at a vacation resort. We had checked in late and the front desk clerk told us to hurry to dinner because there was going to be a drawing for a special prize. I was unenthusiastic as I've heard this promise of "a great special prize" over and over at other events and was totally unfazed. As my wife and I entered the dining room we were handed two raffle tickets and the other matching half's were tossed into the fish bowl. The prize however was a very nice piece of jewelry consisting of a turtle made out of polished black coral with an 18K gold trim outline. The tortoise shell was also hanging from a 22 inch gold chain. As we sat down and ordered our dinner all sorts of other announcements were being made for bingo at this point and time and aerobics at this time and location, etc., etc.

Then the big moment everyone was waiting for, the drawing of the grand prize tonight! I was busy eating my dinner and paid no attention until they called out the numbers and my wife starting screaming!! I won! I won! As she walked up to the stage and collected the beautiful turtle, "I've never won anything in my life," she exclaimed with a large smile. As she returned to our table, several other guests came by and congratulated her on her good fortune, as she beamed at her **unexpected pleasure!**

Now I'm sure *that we all* have a story to tell if you just think about it. Maybe your unexpected pleasure wasn't monetary; possibly it was receiving a warning from the traffic police instead of getting a ticket. Or it's the "Aha!" moment just when you're about to give up and you remember where you put those darn car keys or pair of glasses! We all receive these little **unexpected pleasures** at times, and sometimes it's when you least expect it!

As we start planning our retirement, every once in a while we have one of those **unexpected pleasures** when remembering a long lost retirement account or 401K that you forgot about, or had just ignored thinking "I'll get to it one of these days."

The time is now, and the planning for retirement, selecting Medicare health plans, long term care, and estate planning, needs to commence! We have a wonderful team of folks who will custom design a retirement plan as directed by you! Keep in mind that no matter how small or how large your plan needs to be—**"big or small we help them all."**

This process can be an **unexpected pleasure** of finding out how neatly your life can operate over the next twenty years, with all the events that your life has to offer. For example; A 40th wedding anniversary cruise? A college fund for that grandchild? A vacation that you always wanted to take, but didn't know if you could afford it? Don't wait and keep guessing! Come and find out exactly what you have and what it can do for you.

Don't allow an **unexpected pleasure** to be ruined by an **unexpected disaster!** *Planning is the key* and we know folks who can help!



David S. Edge
V.P. of Unexpected
Healthcare & Retirement
Planning Professional

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



Health Tip of the Month

By Allie Vossoughi

National Cholesterol Education Month

September is National Cholesterol Education Month! We could all benefit from a little knowledge on the topic of cholesterol, something so important to our health and overall well-being.

So what exactly is cholesterol? We all know the word, and often associate it with negativity, but I can say that I honestly wasn't sure what this concept was until I sat down and researched it.

Cholesterol is the waxy, fat-like substance that your body needs for survival. However, cholesterol is something that needs to be carefully balanced, and too much of this substance in your blood can build up in your arteries and form blockages. These blocked arteries cause a multitude of health problems such as heart attack, stroke, diabetes, and an increased risk of heart disease.

An estimated 70 million American people have high cholesterol and an astonishing one third of that number has the condition under control. The good news—You can take control of your cholesterol level and lower it by altering your lifestyle and eating habits; and what better time than *National Cholesterol Education Month*?

Here are some great ways to maintain or achieve a healthy cholesterol level:

- **Maintain a healthy diet.**
- **Avoid smoking.**
- **Eat more fiber-rich foods.**
- **Limit your intake of saturated fats.**
- **Get moving! Make exercise part of your normal routine.**
- **Maintain a healthy weight.**

These all may seem like obvious tips for a healthy lifestyle, but most people only associate these actions with losing weight. Instead of exercising to shed those extra pounds this month, try to focus on lowering your cholesterol instead. Who knows, you may see the number on the scale drop as well!

If you think you may have a cholesterol problem, the best thing you can do right now is to get screened. Go see your personal physician or get screened at a local CVS minute clinic or Health Testing Center. A simple blood test can determine your cholesterol levels.

Take control of your cholesterol and take care of yourself for a happy and healthy September!

The Planning Compass



Why in the world would anyone actually want to review their Life Insurance policy?

Well... Since life expectancy has risen significantly over the past 100 years (*from age 45 in 1900 to age 87 in 2000*) life insurance premiums have dropped as much as 50% .

Here is the twist, premiums did not actually adjust down until 2005 or later and when they did it was only on newly issued policies. So if you have a policy written and currently in-force from prior to 2007, you may be in for a happy surprise.

Remember there are several types of life insurance (*Permanent; Whole Life, Fixed and Variable Universal Life and Term Life*) and rates differ greatly by carrier as well. It is very normal to see a policy recommended from an automobile insurance agent cost twice as much as one from a life insurance broker. Even worse, a TV advertised shopping service may have made arrangements with one or two carriers and no longer shop as they originally did 5 years ago.

Look for a firm completely independent of any insurance company's obligations or restrictions. Use actuarial software that researches over 300 life insurance carriers for the best value for your specific needs. Always inspect what you expect when shopping.

P.S. I know a guy that would be happy to help review your insurance.

Plan to succeed or fail to plan. The choice is yours!

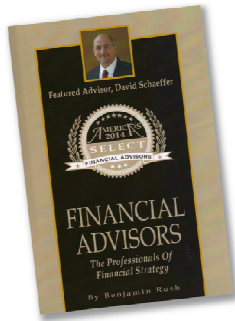
American Retirement Advisors Repeats Performance!



Inc. magazine on August 12th ranked American Retirement Advisors No. 4 fastest-growing privately held company in Arizona, No. 12 fastest-growing financial services company in the nation and No. 189 overall, on its 34th annual Inc. 500 list of the nation's fastest-growing private companies. The list represents the most comprehensive look at the most important segment of the economy—America's independent entrepreneurs. Companies such as Yelp, Pandora, Timberland, Dell, Domino's Pizza, LinkedIn, and many other well-known names gained early exposure as members of the Inc. 500.

"American Retirement Advisors is honored to be included in the Inc. 500 for a second consecutive year," says American Retirement Advisors CEO David P. Schaeffer. "We remain focused on fulfilling our clients' needs and eliminating their concerns. Providing financial certainty is our mission. Making healthcare and retirement planning 123 Easy is what we do! We are continuously adding staff and automating processes to maintain high levels of human interaction with our clients. Our clients love the fact that we answer the phones with real live friendly people! I could not be more proud of our team of advisors, planners and client care professionals."

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

"What is a Grandmother?" – Just ask any child. A Grandmother is a lady who has no children of her own, so she likes other people's little girls.

A Grandfather is a man grandmother. He goes for walks with the boys, and they talk about fishing and tractors, and like that. Grandmothers don't have to do anything except to be there.

They're old so they shouldn't play hard or run. It is enough if they drive us to the market where the "pretend horse" is, and have lots of dimes ready. Or, if they take us for walks they should slow down going past things like pretty leaves or caterpillars. They should never, ever say "Hurry Up." Usually they are fat, but not too fat to tie kid's shoes. They wear glasses and funny underwear. They can take their teeth and gums off too. It is better if they don't typewrite or play cards except with us. They don't have to be smart, only answer questions like-"why dogs hate cats," and "How comes God isn't married." They don't talk baby-talk like visitors do because it's hard to understand. When they read to us they don't skip or mind if it's the same story over again.

Everybody should try to have one, especially if they don't have television because Grandmas are the only grown-ups who have got time.

My father-in-law wrote this when our kids were little so it has been a long time ago. Except for no TV, the pretend horse, and a typewriter, I would say it is still "right on." Life spins by so fast we forget to "stop" and live life. We rush through the years, so busy providing for our family, caring for our home and everyone in it, we don't stop to share time with those we love. So be a "Grandma" for a few hours and remember how fun it is.

Put names on those old pictures so others can later say, "that's my Uncle Joe, or I look just like my Great-grandmother! Wouldn't that

>> *Continued on page 8*

Dianna Harbaugh

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



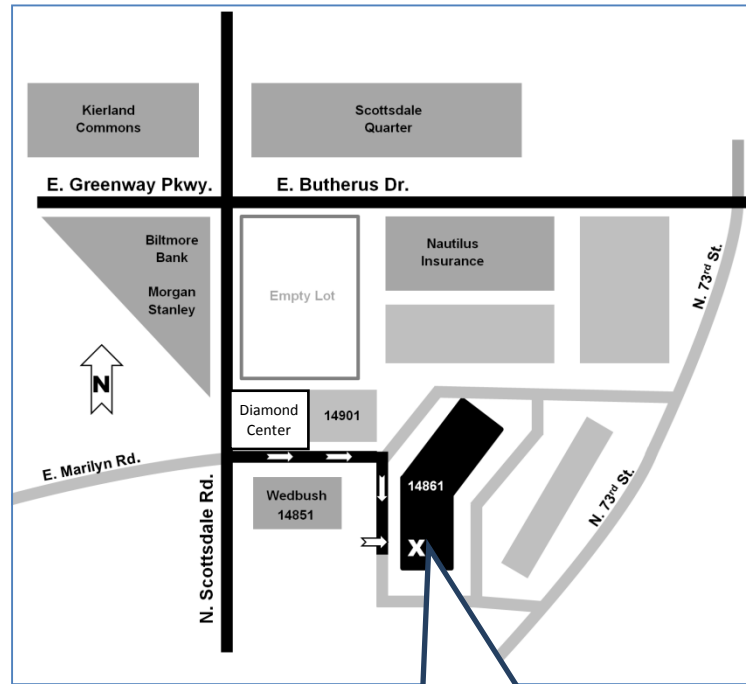
Keep Cool And Refreshed With Fruit-Infused Water

It's the end of the summer and we're all getting tired of trying to keep cool! For the tail end of the heat wave, mix up how you hydrate and enjoy a glass of fruit-infused water. If you're a soda drinker, replace that dehydrating pop with this tasty and healthier beverage! Not to mention, if you put it in a glass carafe it makes for a beautiful table centerpiece! Here are a few of my favorite fruit-infused mixes:

1. **Strawberry, lemon, and basil** (*For a stronger taste, muddle the strawberries*)
2. **Citrus and cucumber**
3. **Strawberry, lime, and cucumber**
4. **Rosemary and grapefruit**
5. **Muddled kiwi and cucumber**
6. **Watermelon coconut**
7. **Orange and blueberry**
8. **Watermelon and mint**
9. **Citrus and cilantro**
10. **Honeydew & raspberry**
11. **Mango and lime**
12. **Cantaloupe and honey**
13. **Raspberry and vanilla**



Map to our Scottsdale Office



American Retirement Advisors
with Futurity First Insurance Group
14861 N. Scottsdale Rd.
STE 101
Scottsdale, AZ 85254
602-281-3898

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Dianna's Corner

be wonderful? We aren't useless unless we let ourselves be. Make good use of this "free" time you are going to have.

We all are adapting to becoming "Senior Citizens." Sometimes it can be a bargain or a Senior Discount! Yeah! Movies are cheaper and don't forget the senior beverage. Take advantage of your status, you've earned it.

Just because we have aged-in doesn't mean we can't do things. Consider donating your knowledge or skills to those that don't have them. Maybe you're good on a computer, or enjoy knitting; share that skill. Want to keep fit, direct a water exercise class at a Senior Center. You get fit and help others do the same. Offer to walk a neighbor's dog if they aren't up to doing it just now. There's always something that needs to be done. Do it!

Never give up! Even just talking to someone can make their day and yours a little bit better. Reach out and share today, tomorrow, and?

Success Story of the Month

The details of these stories have been changed to maintain confidentiality

Helping The "Kids"

By Nancy Monaco

Often we have clients ask us if we can help their children prepare for retirement. We always hear, "I wish I would have found your firm years ago."

Albert and Jennie have been retirement income clients of ours for several years. They no longer worry about their "happy retirement" but instead worry about their daughter Cyndee's. Cyndee is 42 and her husband Danny is 45.

Albert and Jennie convinced Cyndee and Danny to visit our office for a financial checkup. Like so many others, they were very worried about college planning for their son as well as their retirement. Danny had been with the same company for fifteen years but had recently accepted a position with a new firm relocating them back to the Phoenix area. Cyndee, a nurse, just accepted an offer with a new hospital but had not had a chance to review the benefits package yet.

The challenge most people feel at this age is uncertainty. The majority of us do not have pensions, and we know that we are living in a time with a turbulent economy and stock market. We think there will be another correction, but who knows when? We assume there will be changes to social security which will impact anyone under the age of 45. Between pensions, social security, and investment accounts, our three legged retirement stool may be missing a few legs. At the least, they may be a bit short.

During our first "Discovery" meeting, we were able to understand their goals and objectives, review Cyndee's benefits package, and inventory their current retirement savings accounts. Over the next few days our planning team was able to complete a full analysis of where they were and where they wanted to go. We were able to build a twenty-two year plan showing the clients how we could help them reach their "worry free, happy retirement" as well.

During our second "Recommendations" meeting, the planning team was able to give them a high level view of what the future could look like. Most of us here at American Retirement Advisors joke about this process because the client feels like

it's taking a drink from a fire hose! The clients went home with their planning package and took the next week to read through the information we delivered. When they came back with their two pages of typed questions, there was excitement in the air. Danny sat down (much more relaxed this time) and started out the conversation with "thank you." This, according to them, was the first time they felt like they had a handle on their investments. Cyndee, who by her own account was an excellent nurse, never felt the need to even look at their statements before, because she always felt like they were written in a different language. This was the first time in their fifteen year marriage she actually wanted to participate in their investment plans.

Over the next few weeks we were able to help explain and educate the couple on what they had, what they wanted, and clarify what they didn't want to happen. We implemented a full plan which included maximizing company benefits and matches, incorporating tax free income for the future, healthcare and long term care planning, college planning, setting them and their son up to "be their own bankers." Most importantly, they now have "I know so money, not I hope so money." By rolling over one of their old 401(k) we were able to open an account which would provide \$1200 a month in guaranteed lifetime income. As Cyndee and Danny put it, "we created a pension, to start building their three legged retirement stool."

These clients inspired us so much we created a new system to help the "kids."




Nancy Monaco


*Healthcare & Retirement
Planning Manager*

*Oh by the way...
I am never too busy for
you or your referrals!*


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.



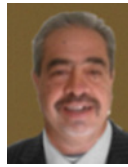
Richard Gilmore is a full- service advisor, from Medicare to retirement planning. He is the guy that travels far and wide to serve the needs of clients all over the great states of Arizona, California, and Nevada.




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 the newest member of our team. As 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

Test Your News IQ Quiz

1. What does the line on the map represent?



- A. Mississippi River
- B. Proposed Keystone XL Pipeline
- C. New Madrid Fault
- D. Expansion of the Midwest Regional Railroad Line

2. What country did the United States recently announce that it would re-establish diplomatic relations with?

- A. Russia
- B. Cuba
- C. Yemen
- D. North Korea

3. In order to comply with the U.S. Healthcare law, most Americans need to show they have health insurance coverage in order to avoid penalties when they....

- A. Vote
- B. Receive their driver's license
- C. Change their address
- D. File taxes

4. Of the nine justices on the Supreme Court of the United States, how many are women?

- A. One
- B. Two
- C. Three
- D. Four

5. One million gallons of toxic waste was accidentally released from an old mine in turning the Animas River a bright yellow-orange.

- A. Colorado
- B. Idaho
- C. New Mexico
- D. Arizona

6. This Graph shows the trend in what national statistic?



- A. The high school drop-out rate
- B. The unemployment rate
- C. The corporate tax rate
- D. The inflation rate

7. What did United Airlines, Delta Air Lines, American Airlines, and Air Canada all recently agree on?

- A. They will not ship big-game trophies
- B. They will to raise prices in the fall to keep up with fuel costs
- C. Children under the age of five will now count as carry-on luggage and will cost an extra \$25
- D. They will not open up new routes to Cuba despite the thaw in relations with the United States

8. What did the U.S. Supreme Court uphold in its ruling on the Affordable Care Act?

- A. Price caps of \$1,000 per month for insuring a family of four
- B. If you like your insurance, you can keep it
- C. Subsidies are legal for people in all 50 states
- D. The exclusion of undocumented immigrants from receiving coverage

ANSWERS: 1)B, 2)B, 3)D, 4)C, 5)A, 6)B, 7)A, 8)C

Just for Fun

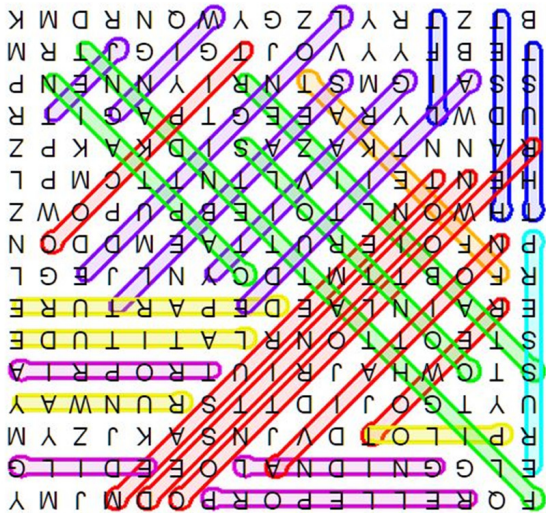
September Word Search

Topic: Occupations

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

1. Labor Day
2. Occupation
3. Bank Teller
4. September
5. Mail Man
6. Parade
7. Police Officer
8. Monday
9. Community Helpers
10. Garbage Man
11. Celebrations
12. Librarian
13. Bus Driver
14. Fireman
15. Veterinarian
16. Waitress
17. Teacher
18. Nurse
19. Farmer
20. Chef
21. Cashier
22. Doctor
23. Security Guard
24. Paramedic

August Solved



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**

Bob Keim

Look for your gift card in the mail box.

This Month's Quiz

Question

True or False: You are still eligible for Medicare at age 65 even if your age for full retirement benefits from Social Security is 66.

- A. True**
- B. False**

**Answers To
 Last Month's
 Quiz**

Question

When does Medicare's Open Enrollment for 2016 start?

Answer

A. October 15, 2015. That's right around the corner folks!

*Send your answers to
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*The winner is selected
 from a hat.
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123EasyDental.com

123EasyLife.com

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- 4 Year **2.00% APR** North American Co.
- 5 Year **3.55% APR** American National Co.
- 6 Year **2.80% APR** American National
- 7 Year **3.00% APR** Delaware Life
- 8 Year **3.05% APR** North American Co.
- 9 Year **3.20% APR** North American Co.
- 10 Year **3.30% APR** North American Co.

Tax deferred fixed rate accurate as of 8/20/2015.
 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



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Medicare

Informational 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
 - ✓ Medicare Advantage plans (*Part C*)
 - ✓ Prescription Drug plans (*Part D*)
 - ✓ 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

Phoenix Public Library

Ironwood Branch
4333 E. Chandler Blvd.
Phoenix, AZ 85048
Thursday, September 3rd
1:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Thursday, September 3rd
1:30 p.m.

Tempe Public Library

Next to Pyle Rec. Center
3500 S. Rural Rd.
Tempe, AZ 85282
Thursday, September 3rd
1:30 p.m.

Phoenix Public Library

Mesquite Branch
4525 E. Paradise Village Pkwy. N.
Phoenix, AZ 85032
Thursday, September 3rd
5:30 p.m.

Mesa Public Library

Dobson Ranch Branch
2425 S. Dobson Rd.
Mesa, AZ 85202
Friday, September 4th
1:30 p.m.

Chandler Public Library

Sunset Branch
4930 W. Ray Rd.
Chandler, AZ 85226
Friday, September 4th
1:30 p.m.

Mesa Public Library

Main Branch
64 E. 1st St.
Mesa, AZ 85201
Saturday, September 5th
10:30 a.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Saturday, September 5th
10:30 a.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Saturday, September 5th
1:30 p.m.

Gilbert Public Library

Southeast Regional Branch
775 N. Greenfield Rd.
Gilbert, AZ 85234
Saturday, September 5th
1:30 p.m.

Phoenix Public Library

Agave Branch
23550 N. 36th Ave.
Glendale, AZ 85310
Tuesday, September 8th
10:30 a.m.

Glendale Public Library

Main Branch
5850 W. Brown St.
Glendale, AZ 85302
Tuesday, September 8th
5:30 p.m.

Phoenix Public Library

Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004
Tuesday, September 8th
5:30 p.m.

Glendale Public Library

Main Branch
5850 W. Brown St.
Glendale, AZ 85302
Wednesday, September 9th
1:30 p.m.

Avondale Civic Center

Civic Center Library
11350 Civic Center Dr.
Avondale, AZ 85323
Thursday, September 10th
1:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Friday, September 11th
1:30 p.m.

Mohave County Library

Kingman Branch
3269 N. Burbank St.
Kingman, AZ 86402
Monday, September 14th
5:30 p.m.

Mohave County Library

Bullhead City Branch
1170 Hancock Rd.
Bullhead City, AZ 86442
Wednesday, September 16th
5:30 p.m.

Mohave County Library

Lake Havasu City
1770 McCulloch Blvd N.
Lake Havasu City, AZ 86403
Thursday, September 17th
10:30 a.m.

Prescott Public Library

Main Branch
215 E. Goodwin St.
Prescott, AZ 86303
Tuesday, September 22nd
5:30 p.m.

Comfort Suites

Sabino Canyon
7007 East Tanque Verde
Tucson, AZ 85715
Tuesday, September 22nd
5:30 p.m.

Prescott Valley Public Library

Main Branch
7401 E. Civic Circle
Prescott Valley, AZ 86314
Friday, September 25th
1:30 p.m.

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

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Informational 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

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Monday, September 14th
5:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85308
Tuesday, September 15th
1:30 p.m.

Mesa Public Library

Dobson Ranch Branch
2425 S. Dobson Rd.
Mesa, AZ 85202
Tuesday, September 15th
5:30 p.m.

Phoenix Public Library

Mesquite Branch
4525 E. Paradise Village
Pkwy. N.
Phoenix, AZ 85032
Wednesday, September 16th
1:30 p.m.

Mesa Public Library

Main Branch
64 E. 1st St.
Mesa, AZ 85201
Thursday, September 17th
1:30 p.m.

Peoria Public Library

Sunrise Mountain Branch
21109 N. 98th Ave.
Peoria, AZ 85382
Thursday, September 17th
5:30 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

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Wednesday, September 16th
1:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Wednesday, September 16th
5:30 p.m.

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