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Here We Go Again!!!

By David S. Edge

It seems that the only time Medicare makes the six o'clock news is when the media or politicians want to scare us about something. It's "Chicken Little" all over again, "The sky is falling, the sky is falling!" Why can't they just give us the facts? They can't seem to for one reason and one reason only....truth and facts don't sell newspapers, commercial time on TV, or get people re-elected claiming they're the only ones who can protect you. **So Spin-is in.**

The latest scare is that Medicare will increase the payment for Part B from \$104.90 to somewhere around \$150 in 2016. You will see a lot of talking heads in the media claiming this or that. But, as usual, at American Retirement Advisors we like "just the facts."

Medicare Part B can only be increased if there is a raise (or cost of living "CPI") with your Social Security monthly income. Since the folks at Social Security have already stated there will be no increase in SS checks next year 2016, that should mean no increase in Part B. But wait, there's more.....

Folks at Medicare insist there has to be an increase in Part B, but the retired American public that is already having Part B \$104.90 taken out of their monthly SS check cannot be increased because there is no raise for SS checks.

So let's be clear, if there is no CPI increase in your SS check, Medicare can't raise your Part B. So, where's the shortfall going to come from?

The current solution rumor is that folks NOT taking SS checks **but are taking Medicare** are not protected with the same rules as folks having Part B taken from their SS checks automatically each month. So, if you are being billed **quarterly**, you may have an increase in

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Have A Healthy Turkey Day

By Allie Vossoughi

Thanksgiving is arguably the hardest holiday for people to keep on track with their health goals. The day completely revolves around food! Juicy turkey, stuffing, mashed potatoes, a large piece of pumpkin pie to top it off... I think we can all agree it can be easy to lose sight of your health goals during this meal. Here are some simple tricks and tips for having a guilt-free turkey day while still enjoying the celebration with your loved ones.

First thing to do on Thanksgiving Day to start right:

DID YOU KNOW?

The average person consumes 3,000 calories during Thanksgiving dinner. With other meals and snacking included, the day can come to between 4,000 and 6,000 calories. It could take 8 hours of moderate exercise to burn that off!



Eat breakfast! That's right, more food. But eating a healthy breakfast in the morning will help you to curb cravings later in the day and help to reduce the amount of food you eat at Thanksgiving dinner. Most people skip this important meal to "work up an appetite" for the main event. However, not only does this slow your metabolism for the day but it will ensure that you over-indulge later. This tip goes for every-day of the year too!

If you're the lucky one who gets to cook Thanksgiving dinner this year, there are some simple ways to make your feast healthier for the whole family. These easy replacements will be an unnoticeable change in taste and a big change in nutrition for your guests. First suggestion, use fat free chicken broth to

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

David P. Schaeffer



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*,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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Here We Go Again!!!

your Part B, possibly as much as \$50 a month.

Folks hearing this rumor who have not reached full retirement age for their full SS check but are taking Medicare are wondering if they should turn on their SS check just to avoid the possible increase.

Well, let's review the facts;

- 1.) Nothing has been decided at this point, **so sit still.**
- 2.) Even if there is an increase it will affect very few people.
- 3.) Even the people affected with the possible increase, the increase will be short term until next year when there is a CPI increase with SS checks and the Part B increase can once again be spread evenly to all Medicare recipients.
- 4.) If you are one of the folks being billed quarterly and might get the increase, our advice is not to turn on your SS check **just to avoid** the possible short term increase of \$600. Taking your SS check early will decrease your lifelong payments by \$1,000's, just to avoid this one time issue.

So is there an issue? **Possibly.** Do you need to do anything?
Nope.

>>From Page 1
Have A Healthy Turkey Day

baste the turkey and make gravy. For creamy dishes, mashed potatoes, and casseroles, use plain yogurt or fat-free sour cream instead of regular sour cream. For your sugary baked goods use sugar substitutes such as stevia, agave nectar, or honey. And of course, when you can, reduce the amount of oil and butter used in your cooking. Your family will consume fewer calories and fat from Thanksgiving dinner and will feel better overall after the feast.

So you enjoyed Thanksgiving with your family, and are sitting with a full stomach. What can you do if you over indulged? Take a walk! Get your family out of the house and enjoy the crisp fall air. Take a stroll with your loved ones and walk off a few calories. This will make you feel great and is a wonderful way to spend time with family.

Most importantly, enjoy and appreciate your friends and family and have a happy and healthy Thanksgiving! From everyone here at American Retirement Advisors, we are thankful for you!

Clients of the Month

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

- Marilyn W., Wickenburg, referred by Cathy W., Phoenix.
Mr. & Mrs. Phillip K., Scottsdale, referred by K?
(Please let us know who you are!)
Mr. and Mrs. Lucy F. referred by Mr. & Mrs. Susan M., Phoenix.
Terry B. referred by Nancy K., Sun City.
Cynthia J. referred by Mr. & Mrs. Salima K., Mesa.
Fred H. referred by Stephanie S., Cave Creek.
Bette K., Peoria, referred by Mr. & Mrs. Gary U., Sun City.
Mary N. referred by Mr. & Mrs. Daniel L., Glendale.
Mr. and Mrs. Jerry B., Phoenix, referred by Mr. & Mrs. Joseph L., Glendale.
James H. referred by Pete W., Sun City.
Mr. and Mrs. Ron Shroyer referred by Mr. & Mrs. John C., Phoenix.
John F., Mesa, referred by Linda F., Phoenix.
John B., Fountain Hills, referred by Neoma W., Fountain Hills.
Carol T. referred by Mr. & Mrs. Dale L., Glendale.
Bob B. referred by Mr. & Mrs. Tom DeG., Scottsdale.
Mr. Wayne E., Phoenix, referred by Mr. & Mrs. Pat V., Glendale.
Louann and Carol referred by Louise M., Tempe.
Wanda J. referred by Mr. and Mrs. Gary P., Phoenix.
Judy W. referred by Judith H.
Barbra S. referred by Mr. & Mrs. Sabrina W., AJ.
Leslie G. referred by Trish W., Litchfield Park.
Rolando R. referred by Manny M., Phoenix.
Tom S. referred by Victoria H., Cave Creek.
Linda C. referred by Mr. and Mrs. Micky T., Scottsdale.
Caroline T. referred by Mr. and Mrs. Sherry F., Surprise.
James W., Surprise, referred by Mr. & Mrs. Ron W., Surprise.
Wesley S. referred by Mr. & Mrs. Richard L., Peoria.
Mr. and Mrs. David C. referred by Mr. and Mrs. Malcolm MacE., Scottsdale.
Mr. and Mrs. Gary M. referred by Mr. & Mrs. Bharat G., Scottsdale.
Imogene B., Mesa, referred by Mr. & Mrs. Dennis R., Sun City.
Mr. and Mrs. David N., Scottsdale, referred by Mr. & Mrs. Susan L., Scottsdale.
Charlene DeB., Mesa, referred by Mr. & Mrs. Frank S., Mesa.

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?

A Second Opinion

Ever get an answer you thought was right and charged ahead with some action or decision you needed to make? At what age did you realize that a second opinion would be prudent in your process before making that final decision?

Over your years on this planet, you've grown and been exposed to individual and group situations that are unique to only you. No two people have been able to spend every waking moment in a totally identical environment all through each and every year since birth to reach to who you are now. All this individual interaction makes you, well.....you.

At some point in your life you had a very important decision to make. Only you know what that situation was and what did you do? Who did you discuss the issue with, or did you discuss the issue with no one? Did you seek out resource material to read up on the topic or just jump at the first option offered? What brought you to your final choice?

Different situations required different solutions but at some point you developed your very own distinctive decision making process that you've used your entire life.

Now we're not talking about which brand of ice cream to buy that's on sale at the grocery store this week. Think about the last time you had an **important** decision to make. What was your process?

Think back to maybe the first car you bought. Did you approach the purchase with well thought out research, or did you simply have the hots for a particular brand and model of auto. For example— guys, think Mustang vs. Camaro. Ladies you have a very different decision making process, but your process makes you shop at Fry's or Safeway. We have all developed this instinctive decision making process that is ours and ours alone. How did you develop this skill?

Additionally, there are some things we more readily seek out at tough times. For example, recently Tom Hanks'

actress wife Rita Wilson had a medical check-up and was concerned about breast cancer. Her first exam at her general practitioner revealed nothing. But she sought out a second opinion and had a totally different answer from a cancer expert and wound up having a double mastectomy. That second opinion saved her life.

Some of us think we have it all figured out. But again that's based on your knowledge and experience. But if it's important, like your medical plan, retirement planning, or how am I going to take care of me if I need long-term care, a second opinion just might be in order.

Recently, a couple came in to ask some basic questions about their retirement plan that was put together by their financial planner they had been using for some twenty five years. The plan was perfect for saving and accumulation over their working years. After a review with our retirement planning team, they discovered they were using an accumulation model that was totally inappropriate for distribution in retirement. Their original plan could have possibly lost all their principal savings in less than ten years **instead of preserving their funds for a lifetime**. A second opinion saved their retirement funds.

Needs change, times change, and the purpose for the money changes as we prepare for retirement.

The point is, second opinions are important and knowledge is important. We'd like to share some of our grey matter with you. Give us a call we can help!



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

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



With My Medicare Why Can't I Purchase My Medications Where I Want To?

By David S. Edge

We get this question from folks who are signing up for Original Medicare with a Supplement or Medigap with a Part D prescription plan or assigning their Medicare benefits to a Medicare Advantage Plan. The answer is that on most prescription plans you can go just about anywhere you want to fill your prescriptions. The issue is this. **“You might pay more expensive Co-Pays.”**

Providers of Medicare Advantage Plans which include your drug plan or Medicare Part D (drug plans) usually have what's called **“Preferred Network Providers.”**

This means the Drug Plan Company has contracted with a Drug Retail chain to give the best price on co-pays. It's a possible benefit to the Retail Pharmacy and the Drug Company.

The added benefit to the Pharmacy is that you might purchase other goods while visiting their location to fill prescriptions. The benefit to the Drug Company Plan provider is that with higher volume with that Retail chain, the Drug Provider can possibly offer larger discounts.

You can go to other retail pharmacies, but these locations are termed simply **“Network Providers,”** most times the co-pays may, or will be higher.

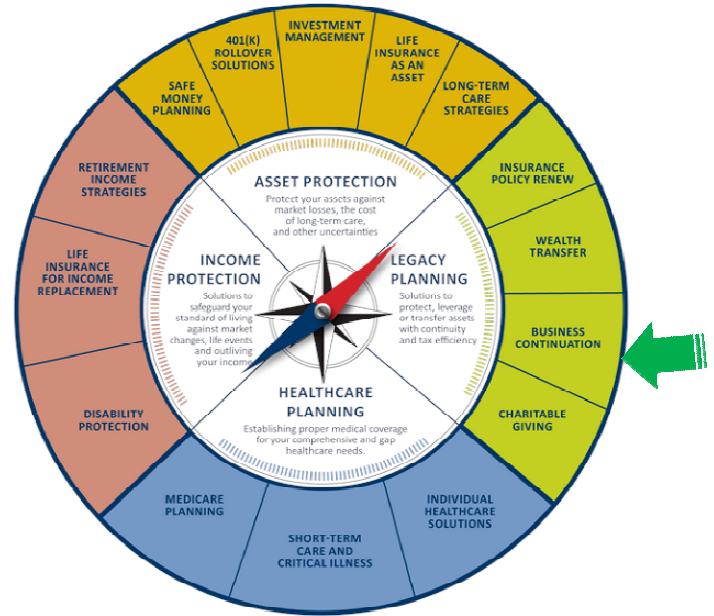
So while searching for your Prescriptions plans on **www.Medicare.Gov** don't forget to switch back and forth between the Retail Pharmacy's to insure that you are receiving the best search results for your Part D (an independent Drug plan) or, if you are signing up for a Medicare Advantage Plan that includes a Prescription Drug plan, you'll want to establish who that Advantage Carrier has as its **Preferred Network Retail Pharmacy.**

Still not sure? Why not let a professional Retirement Advisor assist you in your drug plan search. Brokers and Agents do not charge for their services. The insurance plan pays them, *you don't.*

Call our office anytime for assistance for searching out changes in your Health or Prescription Drug plans. You are eligible to change Medicare Part D and Medicare Advantage plans once a year during the Annual Election Period (A.E.P.) or sometimes called the “Open Enrollment” from October 15th to December 7th with the new plan effective date of January 1st.

We're always here to help!

The Planning Compass



Did you know the largest employers in the United States have less than twenty employees? Yes, the largest employers in the United States as a group are individual small businesses.

If the principal (owner) of any of these small businesses was to become unable to work for to any reason, or pass away, most would shut their doors within two to four weeks.

That is a scary thought. **What can be done?**

Business continuation planning is essential to any viable organization. There are many things to consider. The most difficult issue always seems to revolve around the needs for cash and the value of the certain individuals.

The boy scouts have a leadership phrase, **“Two deep Leadership.”** That is step one. Find and train folks to step into the principals' shoes. Step two, provide ample funding to insure a smooth transition for the customers and employees.

Step one is up to you. We can offer assistance help for step two. Most folks look toward three types of risk transfer:

1. Disability Insurance to cover living costs of the individuals unable to provide value to the company.
2. Business Interruption Insurance to provide capital in case of loss of the principal sales or manufacturing abilities.
3. Death Insurance (Life Insurance) to provide capital to the business if they lose the principal.

American Retirement Advisors Earns A+ Rating from the BBB



American Retirement Advisors is honored to receive an A+ rating from the Better Business Bureau in regards to our exceptional customer service, ethical business practices, and conducting business with full integrity. This respected accreditation is important to American Retirement Advisors because we continuously strive to develop and build strong relationships with our clients based on transparency and trust. Our hope is that this highest accreditation from the BBB will solidify this for those who are unfamiliar with our practices.

Factors that earned American Retirement Advisors the A+ rating include advertising honestly, remaining transparent with clients, and consistently honoring promises and acting in good faith. It is also based on being responsive to clients in a timely manner, along with the protection of all data collected by the company.

This A+ rating is among several milestones and recognitions that have been accomplished by the company this year. We continue to strive to provide consistent and quality services for our clients and are thrilled to possess this A+ rating in order to acknowledge it.



Dianna's Corner

Another summer has passed with many sighs of relief. An occasional warm day may linger, but, for the most part, we are officially or un-officially past the hot weather season and into the start of various special days. Some dates may be more remarkable than others. Example: the 7th is "Bittersweet Chocolate and Almonds Day!" Did you know chocolate is a vegetable? It's supposed to be good for us, YES!! Almonds help lower cholesterol, another YES!! A fun start to this busy season.

Things get crowded on the 10th; the Marine Corp was created 240 years ago on this date, and I am very glad they were. They have fought to protect us ever since, as have all the other branches of the military.

It's also Forget-Me-Not Day, a time to remember someone special or someone you don't get to see often. The Alzheimer's Association has made the Forget-Me-Not flower a symbol for both those who have suffered with Alzheimer and their families to help remember them.

Veterans Day, November 11th; a day we never will forget. It was established when WWI ended on November 11 @ 11:11; we pause at that time for a moment of silence. Thank you to all who have served throughout all the years.

Not even half way through the month! So much happening, time to start decorating, shopping, baking.... ahhhh, I'm tired just thinking about it.

The most well-known day of the month, Thanksgiving Day! You know it was 394 years ago when they had the first feast. That's a long, long, time ago. We still gather with family and friends to share a feast, memories and a good football game. We have so many varied special menus that every family serves each year. Guess we are lucky, the Pilgrims didn't have potatoes as they hadn't come from Ireland yet!! I'm glad it became an official holiday in 1941, only 74 years ago. Look at all the wonderful family gatherings we would have missed out on. Wonder why we feel the need for a "special day" to get together? Are we just too busy? Maybe we need to work on that.

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Dianna Harbaugh

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



DIY Thanksgiving

- **Pumpkin Cooler**

Add some festivity this year to how you serve drinks at your Thanksgiving celebration. Hollow out a pumpkin, as you would to carve a jack-o-lantern. Cut the hollow pumpkin in half and place a clear bowl directly inside. Simply add ice and drinks and use as your table's centerpiece!



- **Interactive Placemats**

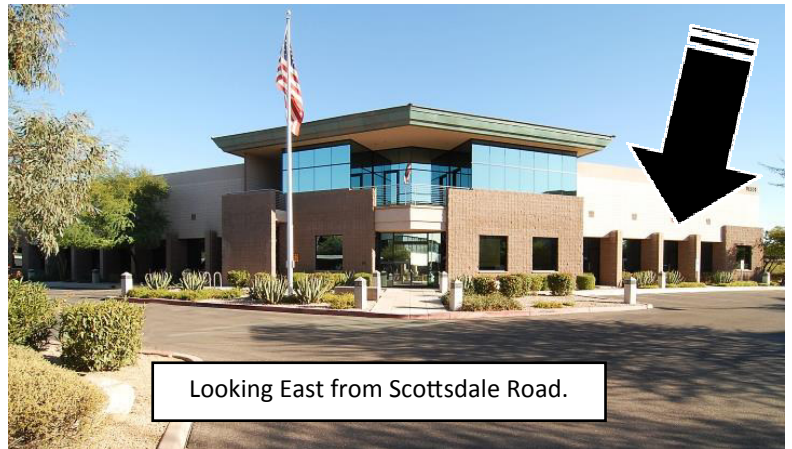
It is nearly mandatory to give your guests the opportunity to reflect and share what they are thankful for. Spark the conversation for your family to express what their gratitude with homemade placemats. Cut rectangles from brown paper for each placemat and use a black sharpie to write "I Am Thankful For:" on the right side of the placemat. Leave several blank lines underneath and scatter pens on the table for your family to fill in the blanks. One is sure to read "I am thankful for having thanksgiving at grandma's this year!"

- **Thanks Giving Tree**

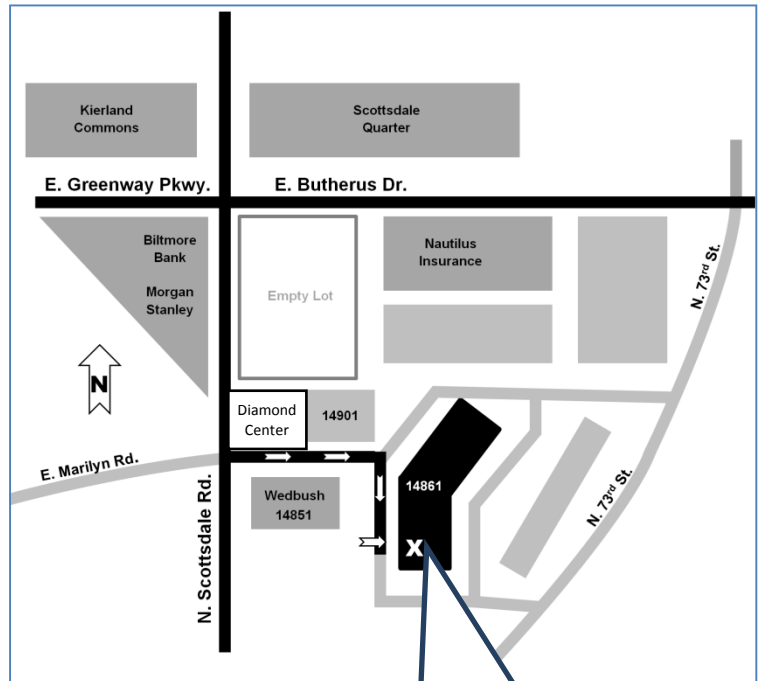
One way to display your gratitude and encourage your family and friends to express theirs is with a beautiful "thanks giving tree." You can use a real tree, or make your own by putting gathered sticks into a glass jar. Make paper ornaments with burlap or ribbon and write something you are thankful for on each ornament. Have blank ornaments ready for your family and friends to add what they are thankful for to your "thanks giving tree."



Map to our Scottsdale Office



Looking East from Scottsdale Road.



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

Success Story of the Month

The details of these stories have been changed to maintain confidentiality

By David S. Edge

Triple Trouble!!!

Allow me to introduce Brenda. She is one of our wonderful clients that happen to have had some extreme circumstances surrounding her medical conditions. Several years ago, at only age 61, she was shocked to find out she had a brain tumor. If that wasn't enough, she developed the dreaded kidney stones, and ran into some challenges with her healthcare providers. Now at age 65, she is facing the daunting task of selecting the best Medicare option for her. Good thing the folks at American Retirement Advisors are there to help her every step of the way!

As a practicing nurse for over 30 years, Brenda knew something wasn't right when she was experiencing blurred vision, headaches, and nausea for no apparent reason. She didn't hesitate to call upon her doctor to find out what was wrong with her. He confirmed her worst fear... "You have a brain tumor, and it's serious." "Well, ok then... what do we need to do?" was the first question to her doctor. "How am I going to pay for treatment?" was the next question she needed to answer.

After consulting with her Human Resources department at work, she was pleasantly surprised to find out that her employer health coverage and her COBRA would help for the first 18–24 months or so. As this coverage ran out, she would be eligible to apply for Medicare Disability due to her medical conditions. Once she was approved, she then had to sort through over 39 different Medicare Advantage plans that were available to her in Maricopa County. It was at this time that she was introduced to the experts at American Retirement Advisors through the referral of a dear friend. The advisors are well versed in all areas of Medicare, and easily helped her make the most appropriate decision based on her choice of doctors, specialists, and hospitals that she wanted to keep and use. Brenda had her several recommended surgeries, and came through all of them with flying colors.

Fate was not on her side, when only a year later, she developed dreaded kidney stones! Brenda had a great experience using her Medicare Advantage plan for co-pays and cost-limits during her brain tumor treatment, but ran into a snag with the anesthesiologist scheduled for her next surgery. He demanded that she sign a contract where she would be responsible for any of his fees that were not covered by her plan. She immediately called her advisor. We assured her that "You are responsible for your out-patient co-pay and NOTHING else!" Whew! What a relief to know that her advisors knew their stuff and could give her back her piece of mind.

Four years have now gone by since we first met Brenda. We are happy to be celebrating her 65th birthday with her in just a few months, but now, like many of our over 16,000 satisfied clients, she is facing the daunting task of deciding what Medicare option is best for her! As a Medicare disability recipient, she was satisfied with her Medicare Advantage plan she carried. The plan allowed her to use her doctors of choice on her network and the ease of knowing how much she was responsible for co-pays was a great comfort. What was not so great was the fact that she was still shelling out the maximum out of pocket dollar amounts for co-pays year after year to the tune of about \$6,700 per year! As she approaches age 65, she is now eligible for a **Medicare Supplement** (also called Medigap). Once again, she trusted in her American Retirement Advisor to help her navigate these uncharted waters. Together, they were able to enroll her in a plan that has a monthly premium of about \$150 per month, combined with a Prescription Drug Plan costing about \$30 per month, ultimately saving her over \$4,000 per year with the option of seeing any doctor or going to any hospital anywhere in the continental United States with **no co-pay nor deductible!**

We are so grateful to have clients like Brenda, and we are happy to assist them in any way we can. Don't keep us a secret! Let us help you and anyone else you know! Call us so that you and your friends can take advantage of our experience! We're glad to help!

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 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 analyst. 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 Planner with over 17 years of experience. When he is not helping clients with their Medicare needs, he is helping them plan for their grand-children'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 to assist in financial and Medicare 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

Test Your News IQ Quiz

1. The Justice Department announced it will release roughly 6,000 inmates from federal prisons starting at the end of this month. This is part of an effort to ease overcrowding and roll back the harsh penalties given to _____ in the 1980s and '90s, which have taken a particularly large toll on minority communities.

- A. Armed robbers
- B. Non-violent drug dealers
- C. Those with bank fraud charges
- D. Internet hackers

2. Who was awarded the Nobel Peace Prize last month?

- A. German Chancellor Angela Merkel
- B. Pope Francis
- C. Dr. Ben Carson
- D. The Tunisian National Dialogue Quartet

3. This week, we learned Earth is not the only planet with a blue sky. What other planet can claim that distinction?

- A. Pluto
- B. Jupiter
- C. Mars
- D. Neptune

4. Donald Trump said this week that if he is elected, he will expel what group from the United States?

- A. Liberals
- B. Syrian refugees
- C. Professional mimes
- D. *The New York Daily News*

5. Who told Donald Trump to "put on his 'big-boy pants'"?

- A. Melania Trump
- B. Jeb Bush
- C. Hillary Clinton
- D. John Boehner

6. Who is being accused of using "cheating software" to help their products pass European tests?

- A. Volkswagen
- B. Toyota
- C. Chevrolet
- D. Google

7. An Arizona family called police in October when their doghouse was crushed by which unusual arrival from the sky?

- A. A plane
- B. A person
- C. 28 Pounds of marijuana
- D. A large bird

8. Eric Fanning is the first openly gay person to hold what position?

- A. Secretary of Labor
- B. Director for Global Health
- C. Principal Deputy Director
- D. U.S. Army Secretary

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

>>From Page 7

Dianna's Corner

Now we have developed "Black Friday" to start the shopping madness. Never have figured out why they call it "Black Friday." That sounds more like a day for mourning, rather than crazy shopping.

Such a busy month to start a busy season, and the way our lives rush from one month to another, or one day to another, we always seem to be going faster and faster. Are we really getting somewhere? Maybe we should hop off that train sometimes and just "walk" through a day to see what we are missing.

Take a toddler for a walk and you will not only slow down, you will discover a multitude of new and fascinating items that they see and we overlook. They see a pretty leaf, a bug, a cloud; so many things if we just take the time. Maybe as we mature (I won't say get older) we can take a few minutes to be as a child and see the world through "new" eyes. Have a great month and call if you need us, we're here.

Just for Fun

November Word Search

Topic: Thanksgiving

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

1. Thanksgiving
2. Pie
3. Bake
4. Carve
5. Baste
6. Football
7. Colonists
8. Turkey
9. Thankful
10. Thursday
11. Gobble
12. Mayflower
13. November
14. Pilgrim
15. Pumpkin Pie
16. Wishbone
17. Cranberries
18. Feast
19. Yams
20. Potatoes
21. Harvest
22. Holiday
23. Fall

November Quiz

Question

Which state was named the "best state for retirement in 2015" by Forbes magazine?

- A. North Carolina
- B. Florida
- C. Colorado
- D. Arizona

Answers To October's Quiz

Question

In health insurance, what is meant by the term "network?"

Answer

C. Health care professionals that are part of a health plan's group of providers.

*Send your answers to
 Judi@AmericanRetire.com*

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

Congratulations to:

Michelle Young

Look for your gift card in the mail box.

October Solved

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

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*

Lawrence Lane

Look for your gift card in the mail box.



Classifieds



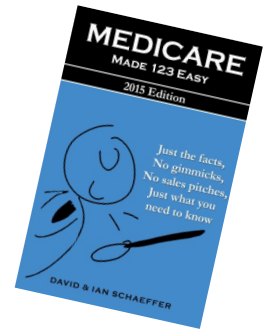
Highest National Fixed Interest Rates

- 1 Year not currently available from any national carrier
- 2 Year not currently available from any national carrier
- 3 Year **1.95% APR** Delaware Life
- 4 Year **2.00% APR** North American Co.
- 5 Year **2.80% APR** North American Co.
- 6 Year **2.75% APR** American Equity
- 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 10/22/2015.
Many allow for monthly income.



Your Life A-Z, a TV Show on Channel 3, features American Retirement Advisors as Arizona's "Medicare Experts." David Schaeffer and David Edge discuss Medicare tips, advice, and information about their free workshops. You can watch the segment here: <http://www.americanretirementadvisors.com/media/on-the-air/>



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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
 - ✓ 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.



Annual Enrollment Workshop

The 2016 Medicare Annual Enrollment Period is here! October 15th to December 7th is your once-a-year opportunity to change your Medicare Advantage Plan or your Medicare Part D Prescription Drug Plan. Plans change every year. Don't get locked into a plan that may no longer meet your needs.

Scottsdale Public Library
Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Monday, November 2nd
1:30 p.m.

Glendale Public Library
Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Monday, November 2nd
5:30 p.m.

Glendale Public Library
Main Branch
5959 W. Brown St.
Glendale, AZ 85302
Wednesday, November 4th
5:30 p.m.

Glendale Public Library
Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Thursday, November 5th
10:30 a.m.

Phoenix Public Library
Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004
Friday, November 6th
1:30 p.m.

Glendale Public Library
Main Branch
5959 W. Brown St.
Glendale, AZ 85302
Saturday, November 7th
1:30 p.m.

Medicare Workshop

Scottsdale Public Library
Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Monday, November 2nd
1:30 p.m.

Glendale Public Library
Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Monday, November 2nd
5:30 p.m.

Peoria Public Library
Sunrise Mountain Branch
21109 N 98th Ave
Peoria, AZ 85382
Tuesday, November 3rd
10:30 a.m.

Gilbert Public Library
Gilbert Southeast Regional
775 N. Greenfield Rd.
Gilbert, AZ 85234
Tuesday, November 3rd
1:30 p.m.

Avondale Civic Center
Civic Center Library
11350 Civic Center Dr.
Avondale, AZ 85323
Tuesday, November 3rd
5:30 p.m.

Phoenix Public Library
Mesquite Branch
4525 Paradise Village Pkwy N.
Phoenix, AZ 85032
Tuesday, November 3rd
5:30 p.m.

Mesa Public Library
Main Branch
64 E. 1st St.
Mesa, AZ 85201
Wednesday, November 4th
1:30 p.m.

Scottsdale Public Library
Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Wednesday, November 4th
5:30 p.m.

Glendale Public Library
Main Branch
5959 W. Brown St.
Glendale, AZ 85302
Wednesday, November 4th
5:30 p.m.

Glendale Public Library
Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Thursday, November 5th
10:30 a.m.

Phoenix Public Library
Mesquite Branch
4525 E. Paradise Village Pkwy. N.
Phoenix, AZ 85032
Thursday, November 5th
1:30 p.m.

Tempe Public Library
Main Branch
3500 S. Rural Rd.
Tempe, AZ 85282
Friday, November 6th
10:30 a.m.

Phoenix Public Library
Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004
Friday, November 6th
1:30 p.m.

Mesa Public Library
Dobson Ranch Branch
2425 S. Dobson Rd.
Mesa, AZ 85202
Friday, November 6th
1:30 p.m.

Glendale Public Library
Main Branch
5959 W. Brown St.
Glendale, AZ 85302
Saturday, November 7th
1:30 p.m.

Phoenix Public Library
Ironwood Branch
4333 E. Chandler Blvd.
Phoenix, AZ 85048
Monday, November 30th
1:30 p.m.

Glendale Public Library
Main Branch
5959 W. Brown St.
Glendale, AZ 85302
Monday, November 30th
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

Informational

Workshops



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Why YOU should attend

Did you know for married couples there are...

- 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

- >> 7 Social Security Strategies
- >> 81 Age Combinations
- >> 567 Sets of Calculations

Who should attend

- 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

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

30-Minute Presentation Everything you need To know about Social Security

1.5 hour Presentation

Income planning for as long as you need it!

Peoria Public Libraries
Sunrise Mountain Branch
21109 N 98th Ave
Peoria, AZ 85382
Tuesday, November 3rd
5:30 p.m.

Glendale Public Library
Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Thursday, November 5th
5:30 p.m.

Scottsdale Public Library
Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Monday, November 30th
5:30 p.m.

Forbes magazine calls him one of America's Financial Leaders!
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Get Ready for
MEDICARE'S
ANNUAL ELECTION PERIOD
October 15th to December 7th

DETAILS INSIDE