



**And Then There Were...**

By David S. Edge

As all the preemptive talks and debates are progressing, many folks are wondering just how long it will be before we finally get down to serious Presidential candidates. At this time there are one little, two little, three little, drop outs.

On the Republican side there are just plain old too many candidates. But we are gradually seeing their number shrink. Huckabee, Christy, Bush, etc. all have small bank accounts and small percentages as well as with the polls. But some of them have small organizations that aren't costing much to operate, so there's no reason to officially drop out at this point. The Bush campaign is the only one suffering large financial issues. Originally he had many big time financial contributors so that Bush's campaign hoped to scare away all the candidates who didn't have his bank account. But he has been burning through that account to the point of a very public shrinking of his staff and funding. His backers are just not seeing results from the original donations. So, most of his backers are not giving additional funds at this point.

With the primaries around the corner, any of the candidates must post some good numbers or their funding simply won't matter. As things stand now, it appears to be a four person race with Republicans; Trump, Carson, Fiorina and Rubio with Bush as a possible fifth dark horse only because of family and money connections.

Graham, Santorum, Pataki, Huckabee, Paul, Christie, and Kasich don't have \$15 million between the seven of them, so at this point unless there is a major resurgence... the majority of political hacks think they are out. Jindal already announced he is dropping out. So add him to the drop list along with Perry and Walker.

Across the aisle Hilary continues to be the Teflon queen of allegations, and poll results are regularly

**The Real "Jingle Bell" Story**

By Thea Schaeffer

It's funny how one of the best-loved songs of Christmas wasn't even written for that particular holiday! We are talking about one of our favorites... "Jingle Bells."

The original song was written in 1850 by a young composer named James Pierpont. Following the music style of the time, Pierpont wrote the tune to capture the fanciful fun of riding in a one horse open sleigh to the delight of the young women who may be lucky enough to receive an invitation. The original melody was written upon the request of Pierpont's brother as a song to compliment his Thanksgiving sermon.

When the song was first published in 1857, it did not receive high accolades. It was re-released in 1859 under the title of "Jingle Bells" and the rest is history.

***If you only thought there was one verse... read on. There are four in all. Give it a try!***

*Dashing through the snow  
In a one-horse open sleigh  
O'er the fields we go  
Laughing all the way  
Bells on bobtail ring  
Making spirits bright  
What fun it is to ride and sing  
A sleighing song tonight!*



***Jingle bells, jingle bells,  
Jingle all the way.  
Oh! what fun it is to ride  
In a one-horse open sleigh.  
Jingle bells, jingle bells,  
Jingle all the way;  
Oh! what fun it is to ride  
In a one-horse open sleigh.***

>> *Continued on page 3*

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

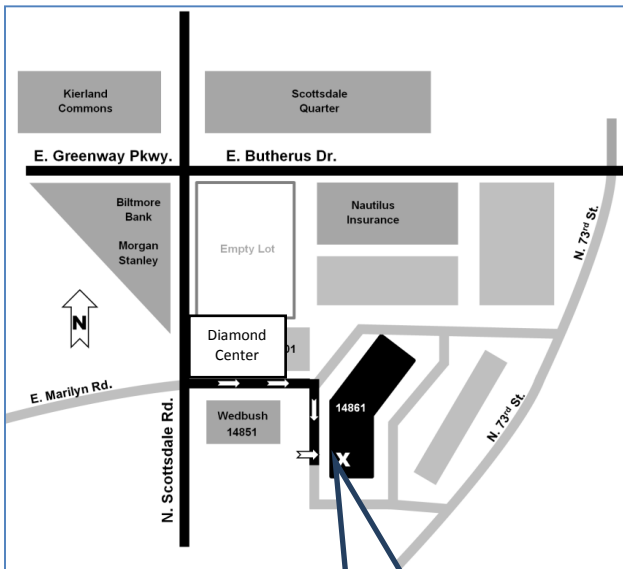
**David P. Schaeffer**



## 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**

## Medicare Minute

*The New Medicare Numbers are IN!*

By David S. Edge

**We have been waiting anxiously for final numbers for the new Medicare rates and some of you will be affected and some will not.**

***If*** you are currently taking your Social Security benefits you will still have the Medicare Part B \$104.90 taken out of your Social Security monthly check. -**NO Change.**

***If*** you are not taking your Social Security monthly benefits and are being billed monthly or quarterly for the Medicare Part B benefits you will have an increase to \$121.80 per month. - **Change**

***If*** you are on a Medigap Plan A, B, D, G, K, M, N, or ***High Deductible F***, thus responsible for your once a year Medicare Deductible, you will see an increase in the deductible from \$147 to \$166. - **Change**

***If*** you are on a Medicare Medigap F, your Plan F pays the Medicare deductible so, -**No Change other than Premium.**

### **Explanation:**

Medicare cannot raise the \$104.90 Medicare Part B payment due to “*Hold Harmless Rule*” if you are having the Part B premium taken out of your monthly Social Security check unless there is a CPI raise with Social Security. Since Social Security already announced that *there will be no CPI raise for 2016*, this means Medicare cannot raise these recipients Part B premium.

Where is Medicare going to get the increased fees? From people who are being ***billed monthly or quarterly for Part B.***

This is a much smaller group of folks who will see the \$18 increase per month. This group is bearing the brunt of the increase because they are not protected by the same rules as people taking Social Security payments. So your monthly billing will go from \$104.90 to \$121.80 and quarterly billing will go from \$314.70 to \$365.40.

***If*** there is a Social Security CPI increase next year in 2017, the extra \$18 a month will then be spread equally to ***all Medicare recipients*** and the monthly and quarterly billing folks will be adjusted down for those paying Part B in this method. Remember, this increase is temporary for just this year 2016, unless we have a second year in 2017 where there is no Social Security CPI increase.

## Success Story of the Month

The details of these stories have been changed to maintain confidentiality

By David S. Edge

We recently had a successful couple Neal and Bonnie come into the office that had a laundry list of wants and needs for their retirement plan. They had not spent any time on preparing for retirement and had **stuff** all over the place. A fund here, a fund there, a left over 401K from an old job, and old saving account back in a bank from another state where they used to live, and a mixed bag of stocks, mutual funds and bonds. In addition there were countless quarterly reports in envelopes that had never been opened. They basically had no idea of what they had or where it was.

We started by reviewing what they needed to focus on in the four areas of retirement. Their medical coverage, Long Term Care coverage, their estate and Powers of Attorney to cover health and financial legal issues, as well as income to cover the other three areas.

It was the old adage of “How do you eat an elephant? One bite at a time.”

Over the course of several meetings our planning team was able to take their **stuff** and organize it into a recognizable rough draft of a retirement plan. As the weeks and meetings continued they became more cognizant of what their retirement years were shaping up to be.

As we progressed with their plan our team would receive feedback and comments such as “well if you can do that, can you do this?” Neal and Bonnie were constantly amazed at what they had at times when one of our planning staff found a diamond in their pile of stuff that they didn’t even know they had. We were then able to reallocate that fund or item into something useful in their retirement plan.

After several meetings, our planning team finally delivered the retirement plan of the client’s dreams. The meticulous detail on exactly how and what their retirement plan was going to do for them over the next 20 years gave them immense relief. They could now actually start planning on a start date for their retirement as the plan outlaid dates and times for various parts of the plan.

If you have **stuff** all over the place, isn’t it time to get it organized? How about letting a team of folks help you sort through it all and decide what best way to make your stuff work for you in your retirement years?

**Call us we’re happy to help!**



## >>From Page 1 And Then There Were...

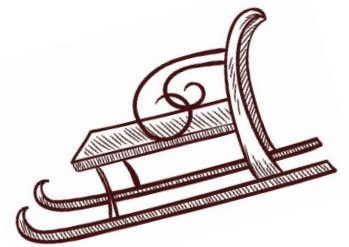
in the 40-50%, with Sanders in the 25-35%, and O’Malley a very distant third at 1-4% depending on whose polls you read.

While Hilary polls well against her Democrat challengers, she fairs much more poorly against her Republican counter-parts. Several polls show her the loser against the top Republicans if the election were held today. She has an image issue with lack of integrity. Sanders keeps gaining momentum but he simply does not have the machine behind him that others do, although his numbers keep growing in the polls. O’Malley appears simply not to be a threat to Hilary or Sanders.

Are we headed toward a Hilary/Sanders ticket vs. a Trump/Carson ticket? Hummmm...only time will tell.

## >>From Page 1 The Real “Jingle Bell” Story

A day or two ago  
I thought I’d take a ride  
And soon, Miss Fanny Bright  
Was seated by my side,  
The horse was lean and lank  
Misfortune seemed his lot  
He got into a drifted bank  
And then we got upsot.  
(chorus)



A day or two ago,  
The story I must tell  
I went out on the snow,  
And on my back I fell;  
A gent was riding by  
In a one-horse open sleigh,  
He laughed as there I sprawling lie,  
But quickly drove away.  
(chorus)



Now the ground is white  
Go it while you’re young,  
Take the girls tonight  
and sing this sleighing song;  
Just get a bobtailed?bay  
Two forty as his speed  
Hitch him to an open sleigh  
And crack! you’ll take the lead.  
(chorus)



## ***Financial Tip of the Month*** *Bye-Bye Social Security Strategies*

By David S. Edge

A very popular Social Security strategy for married couples has been the “file & suspend” feature of Social Security. What is this feature? After you turn 66 (husband) and your spouse (wife) turns 66, one of you (husband) starts your Social Security payments. The spouse (wife) then suspends her Social Security payments for a later start date and this account will grow by approximately 8% a year till age 70 when she will be required to take her Social Security benefit. The file & suspend account has now grown by a total of approximately 32% over the 4 years between 66 and age 70. So for every \$1,000 in SS benefits, those benefits are now worth approximately \$1,320 for wife.

Over your lifetime this added extra amount could climb from \$30,000 to \$75,000 in additional Social Security retirement money to you.

Now, while this growth is going on with the spouse that filed & suspended (wife), this same spouse (wife) is eligible to file for half of the other spouse’s (husband) benefits during the 4 years her own account is growing.

Here’s the math;

At 66 first spouse (husband) files for SS benefits and gets \$2,000.

Second spouse (wife) is also 66 and files & suspends their own SS benefits which are also \$2,000. But, wife can also file for half of husband’s benefits and receives \$1,000 a month (50%) during the time her personal SS benefits are growing at approximately 8% a year. Both are getting a total of \$3,000 a month. Husband at \$2,000, wife at 50% of husband’s at \$1,000.

At age 70 wife declines the half of husband’s SS benefits and files for her own SS benefits that are now worth 32% more having grown for 4 years between ages 66-70. The original \$2,000 is now worth \$2,640 a month. The extra \$640 a month X’s 12 months is \$7,680 a year or \$76,800 extra SS benefit over 10 years.

What’s the big deal? Current Administration will put an end to this “file & suspend” strategy effective within six months if the bill passes House and Senate. The new Budget Bill passed the House October 28<sup>th</sup> and is now in the Senate. Termination of file & suspend is buried in this new Budget Bill and will only elicit a small sideline of outrage when folks actually using this benefit method find out they will no longer get a SS benefit check in six months, unless they turn on their personal SS benefit.

Defenders state it is a way to help save Social Security benefits for the greater good of U.S. retirees and be part of extending SS funding that benefits all Americans, not just married couples. Detractors decry that’s it’s the U.S. Government renegeing on one more benefit that was promised. Pro or con it will have an impact on married couple’s retirement strategies, especially if they are currently using this method to collect SS benefits.

Need help? Call us! We’re here for you!

## ***Clients of the Month***

*Betsy L. referred by Doris H.*

*Bob R. referred by Susie W.*

*Linda S. referred by Linda S.*

*Ruth P. referred by Michelle R.*

*Mary E. referred by Kathy W.*

*Natalie Z. referred by Marsha D.*

*Allen O. referred by Mr. & Mrs. Rodney S.*

*Sue A. referred by Sue L.*

*Mary McC referred by Esher W.*

*Meredith W. referred by Mr. & Mrs. Dawn R.*

*Mr. & Mrs. Bob C. referred by Mr. & Mrs. Ed W.*

*Martha T. referred by Mr. & Mrs. Nancy R.*

*Sherry F. referred by Suzanne K.*

*Sherry McD referred by Mr. & Mrs. Kent T.*

*Dianne H. referred by Nancy H.*

*Margaret D. referred by ?? (let us know!)*

*Barbara J. referred by Mr. & Mrs. Cindy R.*

*Nancy S. referred by Kat J.*

*Frederick D. referred by Mr. & Mrs. Robert K.*

*Marva C. referred by Christine L.*

*Marilyn St. referred by Mr. and Mrs. Debbie B.*

*Martha T. referred Mr. & Mrs. Nancy R.*

*Isabel B. referred by Mr. & Mrs. Phil B.*

*Lois P. referred by Deb B.*

*Mr. & Mrs. Sharon B. referred by Sue S.*

*Gloria R. referred by Jennifer C.*

*Skip J. referred by John W.*

*Vicki H. referred by Helen L.*

*Mr. & Mrs. Dale F. referred by Mr. & Mrs. Cliff U.*

*Sue L. referred by Mary S.*

*Jan L. referred by John H.*

*Meagan K. referred by Mr. & Mrs. K.*

*Mr. & Mrs. Carl J. referred by Mr. & Mrs. Bruce V.*

*Anne C. referred by Wes S.*

## ***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?

### Family Get Togethers

As usual for this time of year, there are family gatherings for the holidays. Some are small intimate affairs, but for the most part there is always at least one big obligatory family get-together for Christmas or Thanksgiving. What are your memories and how do these get-togethers affect you, and make you, **you**?

You know which one of these you are because you either dread it or can't wait to see loved ones that you only occasionally see. Kids home from college, that favorite Aunt or Uncle who live far away that are special to you, Mom, Dad, Grandma or Grandpa, even brothers or sisters who you used to fight with like cats and dogs while growing up.

While for the most part these events are tolerable, some of us dread that one relative. You know .....the story teller that's told the same old story each year that bores everyone to tears. Or the Aunt that brings her "special" dessert that no one likes, but you try to be polite and take just a small bite to keep the peace. Then there's the self-appointed family group photographer with the video camera just waiting for someone to do something goofy to catch on film? Then there's the politician who has to get on their soapbox with a rant or two about the current state of government affairs and gives everyone an opinion that you should agree with. And last but not least, the sports nut, which just has to see "the game." *Yeah, you know who I'm talking about.*

Love these dinners or not, they're part of the circle of life and these *are* the people that share your universe. Another way to look at it is *that family* is your memory of shared experiences. You will never be forgotten as long as family remembers you. For some of us that's a warm fuzzy.

Families change over the years as the Moms and Dads become Grand-moms and Grand-dads. Kids grow up and become parents with kids of their own and new family members join the tribe as in-laws.

As we look around the table at these get togethers we often don't appreciate the moment. Someone worked really hard to put that dinner on the table or maybe it was a collective effort, especially with large families. Point is, cherish these events. Take time to visit with each person and reconnect. Even with the crotchety old fart that never seems to have a kind word.

As we look at family you want to be reminded of what would happen if you weren't there? Would your spouse be taken care of and did you plan for that event? Who would get what? Or have you gotten that set of tools for your grown son that you want him to have or that special piece of jewelry that been handed down mother to daughter for generations?

Planning or reviewing your current plans on a regular basis will solve anything that comes up after you're gone. We suggest that you seek professional help with this task so that you know exactly what will happen.

*Not, I think so, not, I hope so, but.....I know so.*

Make that New Year's resolution to get your plan together. Call us! Our team of professionals is here to help!

*Now.....who took that last piece of pie?*



**David S. Edge**  
V.P. of Get Togethers  
Healthcare & Retirement  
Planning Professional

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

## 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**

## 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

December has so many special events, they sometimes run over each other. It becomes one large blur of activities. Preparation for the various celebrations seems to start earlier and earlier each year.

Decorations, cards, and specialty food recipes; they are all showing up in the stores, even before Halloween. I know in some ways it is to help the budget by spreading the spending out over a longer period, but doesn't it also encourage more spending? I look back to when I was very young in a small town. The fanciest store in town had one small attic room that was the "toy room" for the holidays. It was about the size of a large bedroom by today's standards. I remember walking through it with my parents and being thrilled by all the choices! Now you would see that many toys in one aisle of a department store. The selections are overwhelming. Do we really need all those toys and gadgets to be happy?

I know the parents of today feel pressured to make sure their child has as many new gifts as their friends. Has it turned into a competition? The focus should be on however you celebrate your beliefs or ideals. Spend the time with family and loved ones. Enjoy the visiting, food, games, and watching the next generation developing. Always take time to see the senior members of the family; they may not be here next year. Build good times.

December should be a time to relax and remember the year that is coming to an end. Whether it has been good or bad, happy or sad; a time to wrap up unfinished business and prepare for the next year. It is like doing a complete house cleaning so you can start off fresh in 2016. If we happen to celebrate a few times during the month, it's okay; it creates more happy memories. Baking cookies never hurt anyone either.

Everyone has turned another year older and can decide how that is going to affect them. Will you celebrate or will you groan? I opt to celebrate, you should, too! You have survived!! You will go on into the next year. Enjoy what is left of this one. Reach out to family, friends, neighbors; give them a smile and a memory. A kind word, a helping hand, an ear willing to listen; these are some of the best gifts ever received. They only cost a little time and consideration.

So share the warm feelings that this time of the year generates. Be open to new ideas! Try a new restaurant, a new recipe, meet a new person. You might just find a new friend to start the 2016 with. Never look back with regret, make this the year you create fun and happiness in your heart, for that is the way we all want to be remembered, SMILE!

### Dianna Harbaugh

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



*Just for Fun*

**December Word Search**

Topic: Holidays

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

1. Joy
2. Noel
3. December
4. Sleigh
5. Snowflake
6. Stocking
7. Fireplace
8. Family
9. Poinsettia
10. Holiday
11. Greetings
12. Cookies
13. Tinsel
14. Wreath
15. Carols
16. Bells
17. Holly
18. Icicles
19. Celebrate
20. Happiness
21. Cold
22. Eggnog
23. Frosty
24. Season

**This Month's Quiz**

Question

Medicare Advantage is a supplement to Medicare.

- A. Fact
- B. Fiction

**Answers To November's Quiz**

Question

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

Answer

D. Arizona!

*Send your answers to  
 Judi@AmericanRetire.com*

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

*Congratulations to:*

**JoAnn Ingram**

*Look for your gift card in the mail box.*

**November Solved**

T N E N O B H S I W T O 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 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 I 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

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*

**Bujoy Johnson**

*Look for your gift card in the mail box.*





## Classifieds



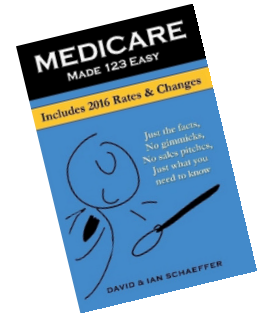
### Highest National Fixed Interest Rates

- 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 **3.10% APR** Sentinel Security Life Co.
- 6 Year **2.75% APR** American Equity
- 7 Year **3.25% APR** Sentinel Security Life Co.
- 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 11/30/2015.  
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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## WWW.123EasyMedicare.com

# 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.



## Sixteen Medicare Workshops for your Convenience Conven-

### Phoenix Public Library

Mesquite Branch  
4525 Paradise Village Pkwy N.  
Phoenix, AZ 85032  
Monday, January 18<sup>th</sup>  
10:30 a.m.

### Phoenix Public Library

Ironwood Branch  
4333 E. Chandler Blvd.  
Phoenix, AZ 85048  
Monday, January 18<sup>th</sup>  
1:30 p.m.

### Mesa Public Library

Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Tuesday, January 19<sup>th</sup>  
1:30 p.m.

### Scottsdale Public Library

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Tuesday, January 19<sup>th</sup>  
5:30 p.m.

### Peoria Public Library

Sunrise Mountain Branch  
21109 N 98<sup>th</sup> Ave  
Peoria, AZ 85382  
Wednesday, January 20<sup>th</sup>  
10:30 a.m.

### Glendale Public Library

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85302  
Wednesday, January 20<sup>th</sup>  
1:30 p.m.

### Avondale Civic Center

Civic Center Library  
11350 Civic Center Dr.  
Avondale, AZ 85323  
Wednesday, January 20<sup>th</sup>  
5:30 p.m.

### Scottsdale Public Library

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Wednesday, January 20<sup>th</sup>  
5:30 p.m.

### Scottsdale Public Library

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Thursday, January 21<sup>st</sup>  
1:30 p.m.

### Glendale Public Library

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Thursday, January 21<sup>st</sup>  
1:30 p.m.

### Phoenix Public Library

Burton Barr Branch  
1221 N. Central Ave.  
Phoenix, AZ 85004  
Thursday, January 21<sup>st</sup>  
5:30 p.m.

### Glendale Public Library

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85302  
Thursday, January 21<sup>st</sup>  
5:30 p.m.

### Mesa Public Library

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Friday, January 22<sup>nd</sup>  
1:30 p.m.

### Tempe Public Library

Main Branch  
3500 S. Rural Rd.  
Tempe, AZ 85282  
Friday, January 22<sup>nd</sup>  
10:30 a.m.

### Gilbert Public Library

Gilbert Southeast Regional  
775 N. Greenfield Rd.  
Gilbert, AZ 85234  
Saturday, January 23<sup>rd</sup>  
10:30 a.m.

### Phoenix Public Library

Mesquite Branch  
4525 E. Paradise Village Pkwy. N.  
Phoenix, AZ 85032  
Saturday, January 23<sup>rd</sup>  
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.*

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



## Retirement Income Planning Workshop

**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

#### American Retirement Advisors

Office Conference Room  
14861 N. Scottsdale Rd. Suite 101  
Scottsdale, AZ 85254  
Tuesday, January 12<sup>th</sup>  
5:30p.m.  
*Or*  
Wednesday, January 13<sup>th</sup>  
5:30p.m.

## Why YOU should attend

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

## Who should attend

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

## 1.5 hour Presentation

Income planning for as long as you need it!

#### Scottsdale Public Library

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Tuesday, January 12<sup>th</sup>  
5:30 p.m.

#### Glendale Public Library

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Thursday, January 14<sup>th</sup>  
5:30 p.m.

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

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



14861 N. Scottsdale Rd. Suite 101  
Scottsdale, AZ 85254

# Happy Holidays



**Please note our holiday office hours:**

Thursday, December 10<sup>th</sup> open from 8am to 12pm

Thursday, December 24<sup>th</sup> open from 8am to 12pm

Friday, December 25<sup>th</sup> office closed

Thursday, December 31<sup>st</sup> open from 8am to 12pm

Friday, January 1<sup>st</sup> office closed