



Arizona Mule Deer seen in Kaibab National Forest, Grand Canyon Area.

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## This Great Country!!!

By David S. Edge

Is this a great country or what??? We are the envy of the entire world and why? Author Dinesh D’Souza said it best when he quoted an acquaintance from India who was trying to move to the USA. “It’s the only country where even poor people are fat”.

What our poor take for granted and even feels entitled too, is simply not available in most countries in the world. Access to clean drinking water, regular electricity, food in grocery stores and no matter rich or poor, there’s food readily available. Even most poor have a car in the U.S. which is unheard of in most countries, even for middle class families. Health care is also among the best in the world. The average Joe or Jane can live a pretty good life with just a little effort and smarts. This is vastly different from areas of the world where the general public is just trying to exist one more day in their worn out clothes, no shoes and drinking tainted water and food, or even... what food?

There are no social norms about working your way to the top in the USA. Even a poor farmer’s kid can become a doctor. In other countries there are still to this day, “cast” systems that you simply cannot break out of if you were born on the wrong side of the tracks. How many successful business stories are there? Dozens and dozens from Bill Gates (Microsoft) to Pierre Omidyar (eBay), stories about ordinary folks who had a dream and made it happen in the U.S.A. These stories simply would not exist in other societies.

While we have Presidents that were born with privilege and family money we also have our fair share of Presidents who

*Continued on page 7*

## Happy New Year

**David and David and the entire team wish you and yours a very Happy New Year!**

Now what about some New Year resolutions?

We’ve started a list of suggestions for you!

- 1) Start by telling each and every person who is important to you that you love them and why they are important to you!
- 2) Clean up your act! Organize that cluttered desk or workbench!
- 3) When’s the last time you turned over or aired out your bed mattress? Or replaced those old worn out pillows?
- 4) Invest some daily personal time in yourself. 30-45 minutes to read a book, take a brief walk every day to just get some fresh air. Take a bubble bath! Just have some me time!
- 5) Take your blood pressure on a regular basis, there’s nothing wrong with doing this daily!
- 6) Cook or bake something that you haven’t made in a long time. Maybe one of Grandma’s recipes you’ve had tucked away for years.
- 7) Sit down with yourself or with loved ones and make a list of accomplishments from the past year. You’ll be surprised we bet! Reflection can be an incredible way to gain insight into you. What was important to you and what did you spend your time on?
- 8) Take a few hours and ask yourself, “Where am I going this year and why?” Make a plan.
- 9) Drink more water, it’s healthy for you.
- 10) Make a list of things you want to get done this year. Pull out the list weekly and remind yourself. Guess what? Most of that stuff will get done because you are visualizing your goals.
- 11) Most important! Believe in yourself! You are always your own best friend and treat yourself accordingly. Reward yourself when you get things done!!!

*“Providing financial certainty is our mission.*

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



**David P. Schaeffer**

## Health Tip of the Month

Reprinted from May 2015

### What a Deal!!

Did you know that you could be saving money just by changing where you get your prescriptions filled?

According to Consumer Report, every major chain pharmacy offers some sort of discount or rewards program for generic drugs. The only problem is, many people don't even know they exist! When filling your prescription be sure to ask your pharmacist if your drug is on their pharmacy discount list.

Good to know: Most pharmacy employees don't advertise this knowledge or educate their customers on whether they would be better off paying with cash instead of going through your insurance in order to get the store's lowest price.

Below are just a few money saving tips for various Pharmacies.

**Kmart Prescription Club:** Offers discounts depending on the type of drug. For example, some prescriptions are only \$5 for a 30-day supply or \$10 for a 90-day prescription.

**Sam's Club:** A Sam's Club Plus membership may cost you \$100 a year, however it pays off in pharmacy discounts. Sam's offers five select prescriptions free of charge, up to 30%

off select brand-name drugs as well as 40% off many generic drug brands in addition to free health screenings and more.



**Target:** Target Pharmacy offers hundreds of generics discounted to \$4 or \$9 for a monthly supply. They also offer 90-day prescriptions for \$10 or \$24.

**Walgreens:** Walgreens Prescriptions Savings Club offers discounts for an annual fee of \$20 per person or \$35 per family – You get access to three levels of discounts - \$5/\$10, and \$15/\$30 for 30-day/90-day fills. In addition to prescription deals, you save 10% off in-store health care services, 5%–20% off most immunizations and you get discounts on nebulizers and diabetes supplies.

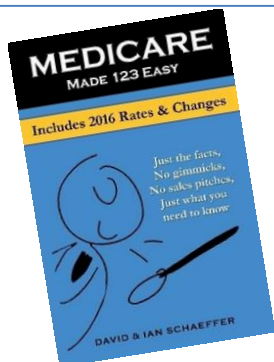
**Walmart:** With their \$4 Prescription Program, you pay no annual fees and the pharmacy offers two types of discounted drugs: \$4/\$10 or \$9/\$24, plus free shipping on most 90-day prescriptions.

## 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.



## Why Am I Me?

### A Brand New Year!!!

Let's start off on a positive note!!! How many times have you promised yourself something for the New Year and did (or did not in some cases) follow through? Well....whether you did or didn't makes you, ...well ....you!

How many times have you promised yourself to drop that extra 20-30 pounds? That you were going to eat less and take a walk or do some kind of exercise daily? Or you were finally going to clean out that closet? Maybe organize and label that box of family pictures, some of which are of long-lost relatives that you need to label for the family tree because nobody else is still alive who knows who they are?

Guys? How about cleaning and organizing the garage? Need to get rid of that dead tree in the yard or that old car or truck you've been promising yourself to re-build for the last 15-20 years, but it's still sitting there taking up space getting rusty, isn't it?

Gals? When are you finally going to organize all those cut out recipes you've been collecting over the years in a notebook or organize that spice rack, and maybe finish returning the gifts you got but, really don't want or need from the recent holidays? Well? Are they still sitting there where the Christmas tree was, or heaven forbid is the tree still up!!!!

Get busy!!! It's a fresh new year and time to finally finish that list of stuff you've been meaning to do for months and in some cases years!! NO More procrastinating!!!!

Who in your life motivated you to get busy? Was it Mom or Dad, Coach or High School Band Director, Scout Leader, Teacher or Church Leader? When there was a **get stuff done** moment in your life, how did you accomplish that task and why?

Only you can answer that question, and only you can give the answer to why you've put off those things that you know need to be done. While none of the items on the list may be life threatening or critical, isn't it about time you took some personal pride in accomplishing that long promised completion? Because if nothing else, how about some piece of mind?

My Mom and my High School Band Director were my heroes at a young age and both taught me to reach for the stars and that anything is possible with hard work and perseverance. I know in my professional management career when other managers never wanted to take on a tough or dirty job, I always volunteered to take it on, because I relished a challenge and loved seeing the look on the faces of the folks who said it could not be done after the task was successfully completed. I became known as the guy who got stuff done.

Now with all this said, you know there are some things you've been putting off in your personal preparation of your retirement years because frankly they are some things we just don't want to deal with. Well fine!! We're here to tell you, give us that chore or task to take care of it for you and get it off your plate! Come in for a visit and let one of our professional team members help you plan your financial retirement, Long Term Care, a college fund for that grandchild, life insurance for your grown kids, whatever! ***But the time is now to get started.*** Don't let another year go by procrastinating with "we'll eventually get that stuff done." **The time is now.**

Come see us! We're here to help!

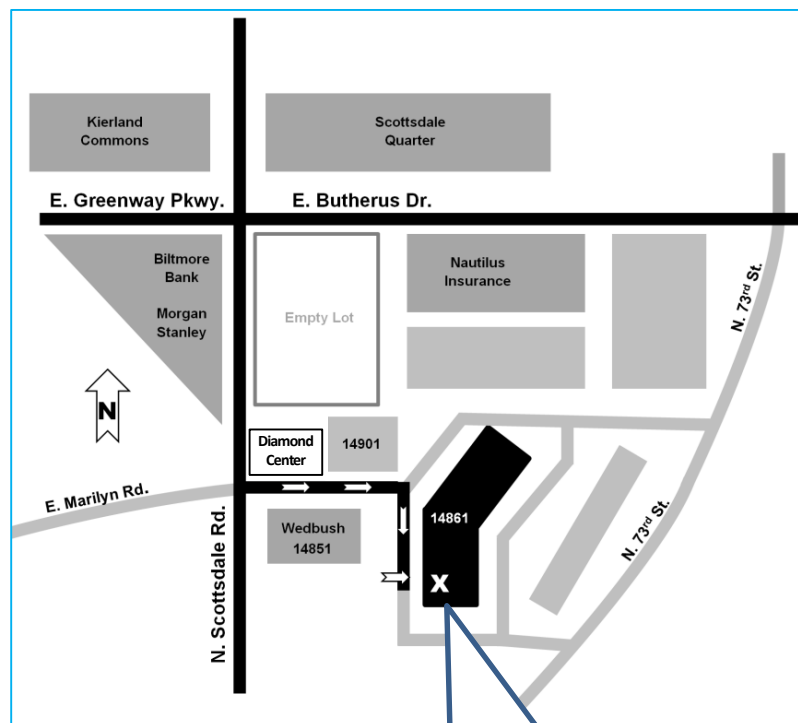
**David S. Edge**  
V.P. of "A Brand New Year"  
*Healthcare & Retirement  
Planning Professional*  
*Utilizing fact-based decision  
making to protect your  
retirement lifestyle!*



## Map to our Scottsdale Office



Looking East from Scottsdale Road.



### American Retirement Advisors

with Futurity First Insurance Group  
 14861 N. Scottsdale Rd. Suite 101  
 Scottsdale, AZ 85254

602-281-3898

## Financial Tip of the Month

### Tax News for 2015! By David S. Edge

Our government has been busy with fixes and additional special group interest in regards to the upcoming tax season. Some of these changes will make you pleased, while others... well, they will simply annoy you.

The list:

- 1) Health Insurance Penalty: 2015 Increase to 2% of household income or a minimum of \$325 per person. A couple with two children would total a penalty of \$1,300.
- 2) 401K contributions: 2015 will allow you to contribute as much as \$18,000 to your 401K. This is an increase of \$500 up from previous year. The "catch-up" allowance has also increased to \$6,000 for those over 50 years old.
- 3) Roth IRA contributions: The new limit for single is \$116,000 or more but not less than \$131,000, for couples the new limit is \$183,000 or more but not less than \$193,000.
- 4) AMT (Alternative Minimum Tax): Ceiling was raised to \$53,600 for filing single and \$83,400 for those filing joint.
- 5) IRA Rollovers: Starting in 2015 you may make a single rollover from an IRA in a 12 month period. However you can make as many "Trustee to Trustee" transfers as you wish.
- 6) Standard deduction will be \$6,300 for filing single and \$12,600 for married filing joint. This is where you itemize your deductions and must pass these amounts.
- 7) Tax brackets; Best thing to do here is to check the tables at the latest IRS revenue procedure document at <http://www.irs.gov/pub/irs-drop/rp-14-61.pdf>
- 8) Tax break on Self-employed: If you are self-employed not only can you deduct your medical insurance expenses and premiums, but you can also deduct your car insurance premium if you report actual expenses and are not taking the standard mileage rate. With this one, do the math on your mileage vs. actual car insurance premium.
- 9) Some things never change, and one question we get frequently is "How long do I have to keep my Tax records?" The rule of thumb is still seven years. However, the breakdown currently is as follows:
  - a) 4 years- Federal Tax Return
  - b) 7 years- Investment forms, including items like IRA statements, home sales paperwork, etc.
  - c) 2 years- Bank statements.
- 10) What about deductions? This is best handled by your tax preparation person, but a few general items to look for are Fees for professional societies, Job search expenses, Travel expenses for work, and Charitable donations. The last one now requires you to have and keep specific receipts for these deductions.

While the information in this article is meant to be a general heads up, check with your CPA or Tax Preparation professional for specific qualifications. This article is not intended to provide tax, legal, financial, accounting, or professional advice.

## ***Medicare Minute***

By David S. Edge

### **Rinse & Recycle for 2016**

By now the dust has settled with most of the changes for everyone during the Annual Election Period (A.E.P. = open enrollment) for Medicare 2016.

A few things to keep in mind in the aftermath of the holidays; anyone on a Medicare Advantage plan that terminated for 2016 (CareMore & SCAN Maricopa County) have the ability of an extended AEP election period until the end of 60 days after termination. In other words until February 29, 2016. This means you can select any of the other Medicare Advantage plans available in your geographic area or market. Our geographic area is Maricopa County for most of these plans.

Another thing that occurred this season is that one of our Medicare Advantage plans in Maricopa County was awarded FIVE STARS \*\*\*\*\* on their plan for 2016. What this means is that anyone not pleased with their choice of Medicare Advantage plan during the entire year of 2016 can switch any month to that Five Star plan. It's an open A.E.P. all year long to switch from your Medicare Advantage plan to this Five Star plan!

Also remember that if you are on a Medicare Medigap (Supplement) you can change your Medigap health coverage plan ***any month*** of the year. You may need to answer the medical questions and must have ***no chronic conditions*** to be accepted by most other Medigap plans. Why would you go shopping for a change in your Medicare Medigap plan? Because the premiums can change and there may be a less expensive monthly premium for the same Medicare Medigap plan you are currently on!

Prescription Drug Plans (PDP) can only be changed once a year during the Annual Election Period (A.E.P.) otherwise known as the "open enrollment." There are no medical questions; you just want to research your current prescription drugs to insure you are on the most appropriate plan. Why is this? Drug plan carriers change their premiums, deductibles, and co-pays for medications each year. You might like your plan this year but it could be a totally different plan for the following year. We suggest you check the changes every single year to decide to "stay or go!"

A reminder for all your friends turning 65 in 2016; They will all want to start shopping for their Medicare coverage six months before they actually have a plan go into effect. We highly recommend that they attend one of our popular Medicare Workshops held throughout the valley in advance of making any choices.

The difference between a Medicare Agent and a Medicare Advisor is an Agent works for one insurance company and usually has only one plan to show you. An Advisor/Broker gets certified with dozens of Company plans to help you sift through and find the ***plan most appropriate*** for you!

With 100's of options in Medicare in Maricopa County, don't you want choice? Of course you do!!

Call us because we're the American Retirement Advisors! We can help or visit

[www.123easymedicare.com](http://www.123easymedicare.com)

## ***MEDICARE APPROVES 123EasyMedicare!***

American Retirement Advisors is honored to receive the Center for Medicare and Medicaid services (CMS) approval for the latest version of the Medicare Made 123 Easy Workshop.

"This is an important approval for both the company and more importantly all Americans receiving Medicare benefits" says, David P. Schaeffer, creator of the educational program.

"We are not aware of any other CMS approved workshop designed to educate about MEDICARE" he continued. "Every Medicare approved workshop until now has been designed to SELL a particular companies Medicare Advantage or prescription drug plan. This is a milestone for Medicare beneficiaries."

Mr. Schaeffer's innovation in Medicare Planning is unique in the world of insurance. Experience it for yourself at anyone of the workshops taking place in Arizona.

**Medicare made 123easy**

The basics of Medicare  
and all of your options.



## Success Story of the Month

*The details of these stories have been changed to maintain confidentiality.*

### A Bad Tumble

By David S. Edge

When we had our first planning meeting with Pam we had no idea what her world was like. We knew that she was having difficulties understanding how things worked, and was at a loss as of what to do about her newly disabled husband.



Pam and Burt have been happily married for 40 years and while Burt had retired a few years ago, Pam was just getting ready to retire this coming February when she turns 65.

But as life can, it threw them a curve. Burt suffered an accident and fell badly down the stairwell at their home. After several operations it became clear he would have to have 24/7 care going forward. As Pam was 5 feet tall and only 120 pounds she knew there is no way she could physically help her husband and needed a live-in home health caregiver. She was shocked to find that this expense would be over \$5,000 a month for full time service.

After performing some research and attending one of our many workshops she knew she needed help. After we met with her and reviewed her expenses along with what she and Burt had to work with, she was pleasantly surprised to find that they would be able to afford the help that Burt needed without going bankrupt. Pam's big concern was keeping their home they had lived in for almost their entire marriage and now with Burt's medical condition, it was critical he be somewhere he was comfortable.

Our planning team worked diligently on her plan as we do with all clients, and perfected a customized financial retirement plan that would generate enough income and cash flow to meet their needs. While they would not be living the lifestyle they had hoped for in retirement, they also would not have to sell their home just to pay for Burt's care.

Pam was relieved after seeing her plan, as not only would the bills be taken care of, she now understood exactly what they had, where it was, and more importantly how every aspect of the retirement plan worked. Our planning team at American Retirement Advisors is real big on insuring that clients gain the knowledge and understanding of what, where and how their retirement funds function in their retirement years.

Pam was thrilled that she would not have to worry about the bills and could focus on making their retirement years as full as possible. She is now confident with her state of financial affairs as well as with her personal team of planners at American Retirement Advisors.

Need help with Retirement Planning, Long Term Care planning, Life Insurance or Health coverage? Call us! That's what we are here for!

Learn more about long term care planning at [www.AmericanRetire.com](http://www.AmericanRetire.com)

Use this shortcut to watch a short video on long term care planning.

<http://bit.ly/1NVOQCV>



## *Continued from page 1 "This Great Country!!!"*

worked their way up from nothing. The most recent important example is our current President Obama.

While there are other countries with longer life spans, none compare to the general public life spans enjoyed in the U.S. Our average age is hovering around 87. And yes, married couples tend to live longer than single folks.

What other country has turned enemies into Allies as many times as the U.S.A.? Germany, Japan, both totally destroyed during WWII, was both mainly rebuilt by the efforts of the USA after two world wars and are now counted among our staunchest Allies. America simply out-spent and out-produced the former Soviet Union to induce their collapse on the world stage.

What other country in the world is as generous as the population of the U.S.? Every year billions of dollars leave our country and are wired, mailed and gifted to hundreds of thousands, even millions of people worldwide. Even our poor are generous when it comes to helping out people.

What country has more freedoms to have a cause you believe in? Sierra Club, Planned Parenthood, a Political Party, Education, Church Group, Music group, Band, Football team, Baseball, Basketball, Soccer, Volleyball, School and Religious causes? It's free, free, free, to join, assist, and carry the water for any group you feel you want to participate in or with.

The last time I was in a foreign country I was amazed by just the lack of choices at the local supermarket. Everything was individual. You went to the butcher, the baker, wine and cheese shop, and there was a family run business for every individual service or thing, because that's the way it has always been. In some cases the same family has had a corner on a certain service for 100's of years, for just,.... well, ....because?

We are still the land of the free, the brave and the bread basket of the world, as we ship more tonnage of food and clean water than any other country on the earth. Our Armies, Navy and Air Force protect many of the weak and poor who can't protect themselves.

If we weren't here, ask yourself, if not us? **Who?**

Yeah, we're still the one. And appears for a long time to come will still be. Let's all work together for sure!!!!

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

*We are truly blessed by all of the wonderful people we are able to serve. From all of us at American Retirement Advisors, THANK YOU for the trust and confidence you have placed in us.*

*Marla F. (?) referred Kellie H.*

*Diane C. referred Judith C.*

*Don D. referred Ed R., Scottsdale*

*Greg S. referred Mark M.*

*Nancy S. referred Patricia J. and also Karen B., Scottsdale.*

*Greg Frantz referred Margaret W., AJ, and also Mr. & Mrs. Linda C., Glendale.*

*Linda S. referred Mitch W., Cave Creek*

*Mr. & Mrs. Mike B. referred Luna B., Glendale*

*Mr. & Mrs. William S. referred Tim P., Phoenix*

*Louise M. referred Melinda B., Phoenix*

*Linda McV. referred Elizabeth H., Phoenix*

*Norma P. referred Marilyn Reagan, Phoenix*

*Mr. & Mrs. Cliff U. referred Melvin Kirsch, Phoenix*

*Mr. & Mrs. Ronald E. referred Cindy J., Scottsdale*

*Mr. & Mrs. Linda L. referred Mrs. & Mrs Sydelle C., Scottsdale*

*Joan F. referred Howard R. Sun City*

*Sharon O. referred Mrs. & Mrs. Mike S., Chandler*

*Ronnie J. referred Chris V.*

## ***We appreciate your referrals!***

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

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

## Our Advisors, Planners and Partners.



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



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.



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



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.



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.



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.



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.



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! Don't be surprised if you get a call from her just to say hi!



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 ensure 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.

*We are hiring for several positions. Know anyone who is looking to join one of the fastest growing companies in America?*

*Front desk, data management, software development, staff writer, graphics designer, marketing coordinator, web development and more!*



*"From my viewpoint..."*

*I could not be more proud of the team we have assembled and the partners we work with day in and day out.*

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

**David P. Schaeffer**

Special Thanks to DENNY for his great photographs of all of us!





Listen in via  
www.AmericanRetire.com/Radio



## Classifieds

### Medicare Supplement Rates

#### Lowest Medicare Supplement Rates (85255 - Maricopa County)

Gender	Age	Plan	Carrier	Premium*
Male	65	F	United Health Grp	147.35
Female	65	F	Humana Dental	131.97
Male	65	G	American Continental	115.79
Female	65	G	American Continental	100.79
Male	65	N	American Continental	101.13
Female	65	N	American Continental	87.96
Male	71	F	Philadelphia American	154.50
Female	71	F	Philadelphia American	140.45
Male	71	G	American Continental	129.20
Female	71	G	American Continental	112.29
Male	71	N	Philadelphia American	108.15
Female	71	N	American Continental	98.04

Rates are accurate at the time of production. Excluded from the list is fraternal organizations, service organizations and carriers with ratings below B.  
\*Source: CSG Actuarial 12-29-2015

**We represent your interests with over 48 Medicare supplement companies.**

Get your free rate comparison  
**602-281-3898**

### Medicare Advantage Plans

There are over 40 Medicare Advantage plans in Arizona. *How will you choose?*

**One call to compare them all!**  
**602-281-3898**

### Interest Rates

#### Highest CD's and Share Rates (Highest national rates)

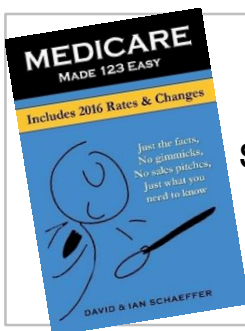
Duration	Institution	Yield to Maturity*
1 year	Connexus Credit Union	1.33%
2 year	E-Loan Bank	1.52%
3 year	E-Loan Bank	1.85%
4 year	Not currently offered	
5 year	E-Loan Bank	2.45%

Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NAFCU insurance.  
\*Source: BankRate.com 12-29-2015

#### Highest Fixed Annuity Rates (Highest Arizona rates)

Duration	Institution	Yield to Maturity*
1 year	Not currently offered	
2 year	Not currently offered	
3 year	Delaware Life	1.95%
4 year	Principle Financial	2.13%
5 year	Sentinel Security Life	3.10%

Rates are accurate at the time of production. Excluded from the list is fraternal organizations, service organizations and carriers with ratings below B.  
\*Source: AnnuityRateWatch.com 12-29-2015



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<http://amzn.to/1Pw5884>

### Websites



[www.AmericanRetire.com](http://www.AmericanRetire.com)



[www.123EasyDental.com](http://www.123EasyDental.com)



[www.123EasyHi.com](http://www.123EasyHi.com)



[www.123EasyLife.com](http://www.123EasyLife.com)



[www.123EasyMedicare.com](http://www.123EasyMedicare.com)



[www.123EasyRetire.com](http://www.123EasyRetire.com)



[www.123EasySocialSecurity.com](http://www.123EasySocialSecurity.com)



## Just for Fun

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

### Last month's puzzle winner!

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**

**Fran Liska**

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

1. New Year
2. January
3. Resolution
4. Dream
5. Motivation
6. Opportunities
7. Change
8. Success
9. Positive
10. Diet
11. Celebrations
12. Hope
13. Midnight
14. Fireworks
15. Toast
16. Confetti
17. Memories
18. Balloons
19. Eve
20. Countdown
21. Party
22. Calendar
23. Cheer
24. Clock

## This Month's Quiz

### Question

If you wait until June of 2016 can you still file for your Social Security benefits but suspend taking the benefits to allow your benefit amount to grow?

- A. Yes
- B. No
- C. I better call David Schaeffer

## Answers To Last Month's Quiz

### Question

Medicare Advantage is a supplement to Medicare.

- A. Fact
- B. Fiction

### Answer

B. A Medicare Advantage plan does not supplement Medicare it actually replaces it. When you select a Medicare Advantage plan the plan becomes your only insurance.

*Send your answers to  
Judi@AmericanRetire.com*

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

*Congratulations to:*

**Lenard Coppas**

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

# Medicare

# Informational Workshop

## **45-Minute Presentation - Everything you need to know about Medicare**

*We explain how Medicare works and what you can expect before you choose!*

### **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 participates in Medicare and or Medicare Advantage plan networks.
- Learn how to calculate your prescription costs on every plan in your zip code, by using Medicare's website.
- Learn how to compare every Medicare Advantage plans; premiums, co-pays and deductibles using Medicare's website.
- Learn how company insurance agents and independent brokers are compensated.
- Learn how to compare Medicare supplement plans (*Medigap*) and premiums.
- Learn who needs to enroll in Medicare and when.

**THIS PRESENTATION HAS BEEN APPROVED BY MEDICARE**

### **Fourteen Workshops for your Convenience**

**Phoenix Public Library**  
Mesquite Branch  
4525 E. Paradise Village Pkwy. N.  
Phoenix, AZ 85032  
Monday, February 8th  
1:30 p.m.

**Tempe Public Library**  
Main Branch  
3500 S. Rural Rd.  
Tempe, AZ 85282  
Tuesday, February 9th  
1:30 p.m.

**Peoria Public Library**  
Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Tuesday, February 9th  
5:30 p.m.

**Phoenix Public Library**  
Burton Barr Branch  
1221 N. Central Ave.  
Phoenix, AZ 85004  
Tuesday, February 9th  
5:30 p.m.

**Glendale Public Library**  
Main Branch  
5959 W. Brown St.  
Glendale, AZ 85308  
Wednesday, February 10th  
1:30 p.m.

**Chandler Public Library**  
Sunset Branch  
4930 W. Ray Rd.  
Chandler, AZ 85226  
Wednesday, February 10th  
5:30 p.m.

**Glendale Public Library**  
Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Thursday, February 11th  
1:30 p.m.

**Glendale Public Library**  
Main Branch  
5959 W. Brown St.  
Glendale, AZ 85308  
Thursday, February 11th  
5:30 p.m.

**Phoenix Public Library**  
Mesquite Branch  
4525 E. Paradise Village Pkwy. N.  
Phoenix, AZ 85032  
Thursday, February 11th  
5:30 p.m.

**Mesa Public Library**  
Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Friday, February 12th  
1:30 p.m.

**Peoria Public Library**  
Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Saturday, February 13th  
10:30 a.m.

**Scottsdale Public Library**  
Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Tuesday, February 16th  
10:30 a.m.

**Scottsdale Public Library**  
Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Wednesday, February 17th  
5:30 p.m.

**Scottsdale Public Library**  
Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Thursday, February 18th  
1:30 p.m.

**For Free Seats Call Today 602-281-3898**

**Or register online at [www.123EasyMedicare.com](http://www.123EasyMedicare.com)**

# Informational Workshops



*10,000 Americans turn 62 every day!*

**Did you know for married couples there are...**

>> 7 Social Security Strategies

**PRESIDENT OBAMA HAS CHANGED YOUR SOCIAL SECURITY OPTIONS EFFECTIVE APRIL 2016**

**LEARN HOW IT WILL AFFECT YOU!**

• Learn how to take full advantage of EXCLUSIVE 2016 Social Security Strategies  
 • Learn how to create an income planning timeline

## 40-Minute Presentation

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

**Our Office**  
 14681 N. Scottsdale Rd. #101  
 Scottsdale, AZ 85254

Tuesday, February 16th  
 5:30 p.m.

*or*

Wednesday, February 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 Interactive Workshop

Income planning for as long as you need it!

#### Glendale Public Library

Foothills Branch  
 19055 N. 57<sup>th</sup> Ave.  
 Glendale, AZ 85308  
 Tuesday, February 23rd  
 5:30 p.m.

#### Scottsdale Public Library

Mustang Branch  
 10101 N. 90<sup>th</sup> St.  
 Scottsdale, AZ 85258  
 Thursday, February 25th  
 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**