



Daffodils in full bloom. Try Avalanche, Conspicuous, or White Lady bulbs.

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Our System of Government

By David P. Schaeffer

For the people, by the people. What a mess or so it seems. Our system, while chaotic at times, results in several things that are unique on our planet. First and foremost we live in a safe and free society. We can dress as we please, speak freely, associate freely and worship without concern. As far as the economy, while fragile, we are better off than every other country. Manufacturing jobs are increasing in the U.S. according to Business Insider. Since 2010 we have added 489,000 manufacturing jobs. Gains have come in auto manufacturing, computer and electronic parts as well as food, beverages and chemicals. Gross domestic product (GDP) per capita ranks in the top 5% in the world. We are competing with little countries with vast natural resources like Qatar and the U.A.E. and we are holding our own.

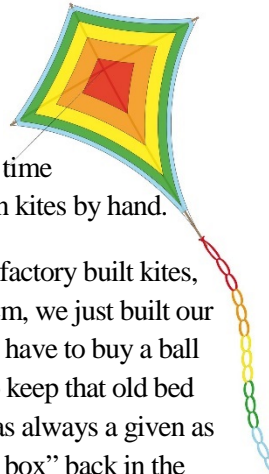
If you are an entrepreneur, small business person or an inventor, there is no better place to be than the good ole USA. We have easy access to credit and capital markets. Lending is happening at pre-crisis levels according to the Federal government's H. 8 report, and more folks in America are employed by small businesses than large firms. That has always been the case since we founded our country.

Our population growth is stable. This in turn allows our tax base to remain predictable. Countries in Europe and Asia are facing serious concerns on projections that their populations will be declining over the next few decades. The picture is rosier in the U.S., where immigration will offset a relatively slow birth rate.

Continued on page 7

Go Fly a Kite!

By David S. Edge



As we approach the windy month of March, I think of the time when as kids we made our own kites by hand.

The stores were always full of factory built kites, but not being able to afford them, we just built our own. We did, however, always have to buy a ball of kite string. Remembering to keep that old bed sheet to use for tail material was always a given as most homes kept a "rag bag or box" back in the day. The rest was just a couple of balsa wood strips and newspaper with homemade flour glue. Just water and flour... right? The fun part was the decoration of your personal kite. Was it a face, an animal, a fighter plane or jet?

Then the big day would come where we took them out for a test flight. There was always competition to see whose could go the highest! There were times when we would have to string together 2, 3, or even more balls of string if one of the kites really caught a good updraft.

After a few days we would get bored and write our phone number in big numbers on our kites with a request to call us if you find the kite and let us know how far the kite flew. We would then get them up as high in the sky as possible, simply say goodbye, cut the guide strings and let the kite sail free as far as the wind would carry it. More than once we would get a call from a neighboring city or county and some kind soul let us know where our kite had come down. But one time we received a call from three states away that they had found our kite.

Continued on page 3

"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

Do I need a Long Term Care Policy?

The high cost of Long Term Care is what most folks are concerned about. When discussing this with clients, the one thing we ask is “What’s your Plan?” Many people take this as what policy do you have in place when I mean nothing of the sort. I asked “What’s your plan?”

Your plan can be that you are going to have a relative come to your home and take care of you and there will be some sort of financial compensation. Or maybe it’s an adult child or someone else who loves you dearly that’s going to take care of you. The point is you have a plan that doesn’t involve having an Insurance Policy.

Many folks are concerned about their quality of life if in the event they become disabled or have a long term medical issue. What we need is to review what’s covered under your current Medicare coverage first.

Medicare is “Medical coverage” not “Long Term Care” coverage. What does that mean? As long as you are in the hospital or a Skilled Nursing Facility recovering from an accident or rehabilitation from surgery or an accident, you will be covered by your Medicare coverage as long as you spent three days in the hospital first. This can be through Medicare with a Medigap (Medicare Supplement) policy or a Medicare Advantage plan. The key to this coverage is that

you are improving or being rehabilitated

showing improvement. This type of coverage is usually good for 1-100 days per event. Your co-pay, *if any*, will differ depending on which Medicare Advantage or Medicare Medigap plan you have.

If you are suffering from a medical condition that shows no improvement and just need daily ongoing medical care or “custodial care”, this is when you have transitioned to “Long Term Care”. This is not covered by Medicare with a Medigap (Supplement) or Medicare Advantage.

Long Term Care situations can be anything from mental or physical conditions which are judged on the six ADLs (Activities of Daily Living), or cognitively impaired. In other words you can’t perform daily functions without assistance. This can also include a variety of illnesses where you require constant medical supervision such as stroke, or some other debilitating medical condition.

The six ADL’s are:

- 1) Walking 4) Toileting
- 2) Bathing 5) Eating
- 3) Dressing 6) Continence

Keep in mind that Long Term Care is the number one reason for bankruptcy in retirement but only about 7% of retiree’s plan for it.

We suggest you do your research before any of this happens. Discuss your concerns with a Retirement planner you trust. There are alternatives that can be financially and strategically a better fit for you.

American Retirement Advisors Earns A+ Rating from the BBB

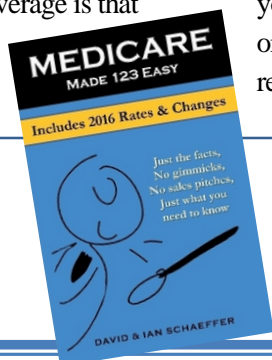


Rating from the BBB

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?

Goofy!

OK, we're all guilty of this at some point in our life. You know, ... come on, remember?



We did something so incredibly goofy, that today, that one thing still can be remembered almost instantly. It was either a very funny or incredibly embarrassing moment in our life!

What was it? Who was with you? Were there any long term effects from the moment? How did it make you, well,you?

Now only you can be the judge of that one goofy moment (Were there others? Yeah, I thought so!), but let's hope it was something that created a learning moment in your life.

It had been my endeavor to always learn from my mistakes and not just acquire knowledge just for knowledge sake. One of the things I can never understand is folks that grow their knowledge but never use it. Growing is when you use what you know to change things in your or other people's lives. It's when you take action with your newly acquired knowledge, not just get that new degree, but what you do with it. How can you use it to impact your life? I meet so many educated folks who have absolutely no common sense whatsoever. They appear to be at a loss of what to do?

Another observation of folks in this age of "too much information" is the paralysis by analysis I see on an almost daily basis. People study and study and study all the possible solutions to an issue all the while the issue is growing until it's all simply out of control. Too many options or solutions are just as bad as too few. While people are researching, nothing is keeping the issue or problem from getting bigger just because the researcher is ignoring the growth of the issue or problem while performing their research.

Some issues are just too large of a subject to tackle. This is when folks should just know it's time to get some expert help instead of trying to do it yourself. I recently had a client in for their first meeting and they brought in stacks and stacks of research on possible answers to their Medicare questions. They had bought the "Idiot's Guide to Medicare" along with several other books, and had pages and pages of questions for me. I had to stop them and

simply ask a few basic questions and then they had an *ah-ha* moment! The light bulb went off in their head and they could not believe how much time they wasted! Now they realized that the answer was so simple, and they just could not understand why *they* didn't see the obvious answer. In being so obsessed with learning how to make the perfect decision, they had totally missed the simple answer.

So let's try to avoid any additional goofy moments shall we? Oh, I know you're just dying to know my goofy moment! Last year for Thanksgiving I had taken the turkey out of the oven, tripped over the dog, turkey went flying up in the air, I hit the ground just in time to see the turkey in mid-air above me and to even my own amazement, as it was falling I caught it right back on the platter that it originally took off on, all the while laying on my back on the kitchen floor. My grown daughter who observed the entire accident was laughing so hard she could barely speak but managed to get out that it appeared that the now cooked bird had taken its last featherless flight! I was only glad I still had a turkey to serve our guests.

So what and why did a particular moment stand out for you? Whether it was a goofy moment, a funny moment, or an embarrassing moment, what did you learn? And more importantly how did it make you,you?

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

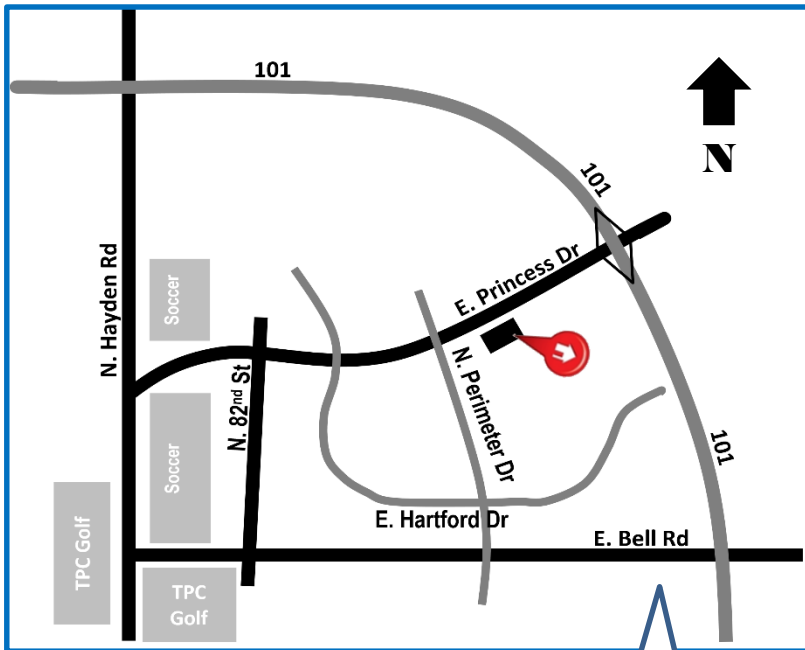


Continued from page 1 "Go Fly a Kite"

We were amazed that the wind could carry something we made that far and it would fire our imaginations with building a bigger and better kite next time! Of course there were also the times, which just like *Linus* in the *Peanuts* comic strip, our poor kites would become the victim of those dreaded kite eating trees.

So whether you are having a moment with a grandchild, or just maybe you're feeling a tad nostalgic? Relive a bit of your childhood! Or just maybe you never flew a kite? What are you waiting for? Go fly a kite!!!

Map to our NEW Scottsdale Office



Exit the 101 at Princess Drive. Go east for one block. We are on the Southeast corner of E. Princess Drive and N. Perimeter Drive.

American Retirement Advisors

with Futurity First Insurance Group
8501 E. Princess Drive Suite 210
Scottsdale, AZ 85255

602-281-3898

Financial Tip of the Month

Tax Season Tips! If you are self-employed...

By David S. Edge

Here are five reasons to check to see if you have these options for deductions.

- 1) Home office? A deduction for \$5 per square foot up to 300 square foot or \$1500 maximum. Remember it must be your primary office space.
- 2) Health Insurance Premiums. You probably know you can write off your monthly health insurance premium but did you know that if you or your spouse is on Medicare you can also write off your Part B premium as well as any additional premiums for a Medigap or Part D drug plan?
- 3) If you are self-employed and paying 100% of the Social Security 15.3% that employers usually pay half of, you are entitled to write off 50% of your Social Security payment.
- 4) Tax sheltered retirement plans are a big plus for self-employed. While you still have options of a 401K or a SEP you have much higher levels to sock cash away in these plans that you don't have to pay taxes on now.
- 5) Expenses fall under the 179 rules. This allows a 100% write off of business related equipment in the first year of purchase. You have a choice of using the 5 year write off schedule but it can be messy at 20% the first year, 32% the second year, 19.2% the third, 11.52% the fourth, and finally 5.76% the fifth year. As you can see the 100% write off the year of purchase is the most popular.



Medicare Minute-Medicare and Masks

By David S. Edge

CPAP's are oxygen delivery system masks that help folks breathe easier. There is an entire regulation of what items and when you can purchase and or replace the working parts, or units in whole. Medicare will pay for many durable medical equipment needs but keep in mind that you need to follow the rules if Medicare is going to pay part or all of the expense. The chart below shows the parts and a time table of how often you can replace different items or parts when needed. The middle column HCPCS is short for "Healthcare Common Procedure Coding System". This is the coding used by Centers for Medicare and Medicaid Services that identifies product and services used outside a doctor's office or rather home or institutional care. This specific chart is for CPAP and related supplies.

Product Category	HCPCS	Maximum Medicare Replacement Schedule
Tubing with Integrated Heating Element	A4604	1 per 3 months
Combination Oral/Nasal Mask	A7027	1 per 3 months
Replacement Cushion for Combination Oral/Nasal Mask	A7028	1 per month
Replacement Pillows for Combination Oral/Nasal Mask	A7029	1 per month
Full-Face Mask	A7030	1 per 3 months
Replacement Cushion for Full-Face Mask	A7031	1 per month
Replacement Cushion for Nasal Mask	A7032	2 per month
Replacement Pillow for use on Nasal Mask (cannula/pillow)	A7033	2 per month
Nasal Mask (mask or cannula/pillow type)	A7034	1 per 3 months
Headgear	A7035	1 per 6 months
Chin Strap	A7036	1 per 6 months
Tubing, Standard	A7037	1 per 3 months
Disposable Filter	A7038	2 per month
Non Disposable Filter	A7039	1 per 6 months
Oral Interface	A7044	1 per 3 months
Replacement Chamber for Humidifier	A7046	1 per 6 months
Bi-Level Machine without Back-Up Rate Feature	E0470	1 per 5 Years
Bi-Level Machine with Back-Up Rate Feature	E0471	1 per 5 Years
Humidifier, Non-Heated	E0561	1 per 5 Years
Humidifier, Heated	E0562	1 per 5 Years
Continuous Positive Airway Pressure ("CPAP") Machine	E0601	1 per 5 Years

*Source= Center for Medicare and Medicaid Services (CMS)

As you can see this is a very detailed chart and timetable. There are many of these types of charts related to durable medical equipment of all types and sizes. These items cover everything from wheelchairs to insulin pumps and are very specific when reviewing coverage that is available from Medicare and Medicaid.

Continued on page 7

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 company's 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 any one of the workshops taking place in Arizona.



Success Story of the Month

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

Disappearing Social Security Benefit!

By David S. Edge

Sherry and Edwin had been clients for years and were very happy with the service they had received from our staff. While they were waiting for their meeting to review their Medicare options, they enjoyed reading some of our “White Papers” on various retirement issues that we keep stacked out in our lobby for short, informative reading.

After reading the paper on “File and Suspend” on a Spouse’s Social Security they both realized that this was affecting them personally! Ever since they started their retirement planning, they had always counted on some extra income from the “Spousal File and Suspend” benefit which basically allows a spouse to file and suspend their own personal Social Security and let it grow at eight percent a year. The other spouse would then file for one half of the file and suspend spouse’s Social Security benefits while also letting their personal Social Security grow at eight percent. This way both spouses would allow their personal Social Security benefit to grow at eight percent but also allowing one of the spouses to collect fifty percent of the other spouses Social Security benefit starting at age 66 if your birthday is before April 30th 2016.

By reading the “White Paper” they realized that the new congressional budget was terminating this benefit this coming April 30th! After that date, couples will no longer be able to collect the fifty percent of the other spouses after they file and suspend.

They asked to stay after their Medicare meeting to meet with one of our Financial Planners in order to see what they

needed to do to take advantage of this benefit before it disappeared forever!

After reviewing their birthdates, our planner made sure they would qualify and gave them step by step instructions on how to collect this fifty percent payment and take advantage of this benefit immediately!

So if you are married... don’t miss out of this benefit that will disappear April 30th 2016!!

Remember, if one spouse is, or will be age 66 by April 30th 2016, and the other spouse is at least age 62 by December 31st, 2015, call us to see what you need to do to collect this extra Social Security money!

At American Retirement Advisors we’re here to help!



Continued from page 1 "Our System of Government"

Energy generation and production in America remains robust. The U.S. Energy Information Administration projects that we could halve our reliance on total energy imports under the best scenarios, and under higher consumption scenarios could lower imports from 24 percent today to 17 percent in 2035. We already export more natural gas than we import. Inflation is in check according to the St. Louis Federal Reserve. Consumer prices are very stable, even though we are currently unsure as a country who will lead us for the next four years. Political stability does reduce the long run market uncertainty. Whoever ends up in the white house, as long as their policies are clear and understandable, the markets will react predictably. Or at least that has been our history. Our demographics are favorable. The U.S. has a large and growing labor force, even as the baby boom begins to filter out into retirement. Compare that to rapidly growing countries like China, whose aging population will cause shortages in labor and put strains on pension funds. If we can get the millennials to show up to work and stop texting all day, (*did I really just say that?*) our future is rosy!



Don't forget our military. There is no country that can stand up to our men and women in the armed services. We have the best and brightest. We have the most and mightiest. We thank

everyone who has served, is serving and will serve our great country. That's all I need to say about that!

What a mess... well it's our mess... and from my point of view, I'll take our mess any day!

THE RULES FOR SOCIAL SECURITY HAVE CHANGED!

Your opportunity ends April 30, 2016

to take advantage of these benefits!

Call today or attend a workshop to learn more!



Clients of the Month

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



Mr. & Mrs. Chris S., Phoenix, referred by Mr. & Mrs. Kent T., Glendale.

Ms. Katie F., Phoenix, referred by Mr. & Mrs. Tippy M., Phoenix.

Ms. Dee S., Mesa, referred by Mr. & Mrs. Sue H., Chandler.

Ms. Naomi McP. AND Ms. Beth R., both referred by Mr. & Mrs. David D., Scottsdale.

Mr. Bob F. was referred by Mr. & Mrs. Stuart G., Phoenix.

Mr. & Mrs. Jeff S., Peoria, referred by Mr. & Mrs. Paul H., Scottsdale.

Mr. & Mrs. Mary P., Cave Creek, referred by Mary (Mary, please provide your contact info to judi@americanretire.com)

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.

Continued from page 5 "Masks"

You can always check www.medicare.gov and the directory will give you specific direction of what is covered, who is approved to provide items and services, as well as how much for services and equipment you can expect to pay or have covered by CMS.

As far as what these services or equipment will cost you? It depends on what Medicare Advantage or Medicare Medigap (Supplement) plan you have contracted. This will vary by plan, not by Insurance Carrier.

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.



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.



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.

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.



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.

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.



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!

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

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	66	F	Medico	150.98
Female	66	F	Humana Dental	131.97
Male	66	G	American Continental	123.45
Female	66	G	American Continental	107.46
Male	66	N	Medico	101.24
Female	66	N	American Continental	88.59
Male	71	F	Philadelphia American	163.77
Female	71	F	Philadelphia American	148.88
Male	71	G	American Continental	137.69
Female	71	G	American Continental	119.70
Male	71	N	Philadelphia American	111.39
Female	71	N	Philadelphia American	101.27

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 effective dates 5-1-2016

We represent your interests with over 48 Medicare supplement companies.

Get your free rate comparison
602-281-3898

Medicare Advantage Plans

There are over 37 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	Live Oak Bank	1.30%
2 year	First Internet Bank of Indiana	1.51%
3 year	State Farm Bank	1.70%
4 year	First Internet Bank of Indiana	1.87%
5 year	First Internet Bank of Indiana	2.27%

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.

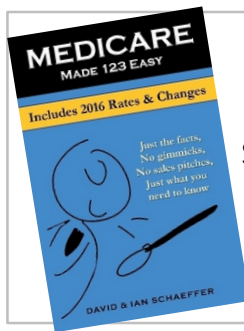
*Source: BankRate.com 2-15-2016

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	North American Company	2.00%
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 2-15-2016



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Websites



www.AmericanRetire.com



www.123EasyDental.com



www.123EasyHi.com



www.123EasyLife.com



www.123EasyMedicare.com



www.123EasyRetire.com



www.123EasySocialSecurity.com



Just for Fun

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

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**

Lewellis Flitsch

Look for your gift card in the mail box.

1. Basketmaking
2. Beading
3. Candlemaking
4. Crochet
5. Cross Stitch
6. Decoupage
7. Dollmaking
8. Embroidery
9. Floral Design
10. Knitting
11. Latch Hook
12. Needlepoint
13. Plastic Canvas
14. Quilting
15. Scrapbooking
16. Sewing
17. Stained Glass
18. Stenciling
19. Tole Painting
20. Woodworking

This Month's Quiz

Question

We are looking into opening a Westside office. Where will it be located?

- A. 83rd Ave & Bell Rd
- B. 51st Ave & Bell Rd
- C. Somewhere else

Answers To Last Month's Quiz

Question

Who was the first person to ever receive a Social Security Check?

- A. Franklin D. Roosevelt
- B. Barbara Stanwick
- C. Ida M. Fuller

Answer

- C. Ida M. Fuller

*Send your answers to
Judi@AmericanRetire.com*

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

Congratulations to:

Barbara Sassone

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

Valley-Wide Workshops for your Convenience

Phoenix Public Library

Mesquite Branch
4525 E. Paradise Village Pkwy. N.
Phoenix, AZ 85032
Monday, April 4th
1:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Monday, April 4th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Tuesday, April 5th
1:30 p.m.

Peoria Public Library

Sunrise Mountain Branch
21109 N. 98th Ave.
Peoria, AZ 85382
Tuesday, April 5th
5:30 p.m.

Phoenix Public Library

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

Phoenix Public Library

Yucca Branch
5648 N. 15th Avenue
Phoenix, AZ 85015
Wednesday, April 6th
1:30 p.m.

University of Phoenix

Northwest Campus
2550 W. Union Hills Dr. Ste. 100
Phoenix, AZ 85027
Wednesday, April 6th
5:30 p.m.

Phoenix Public Library

Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004
Wednesday, April 6th
5:30 p.m.

Peoria Public Library

Sunrise Mountain Branch
21109 N. 98th Ave.
Peoria, AZ 85382
Thursday, April 7th
1:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85308
Thursday, April 7th
5:30 p.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Monday, April 18th
5:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Tuesday, April 19th
1:30 p.m.

Phoenix Public Library

Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004
Tuesday, April 19th
5:30 p.m.

Chandler Public Library

Sunset Branch
4930 W. Ray Rd.
Chandler, AZ 85226
Wednesday, April 20th
5:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Wednesday, April 20th
5:30 p.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Thursday, April 21st
1:30 p.m.

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Scottsdale, AZ 85255

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5:30 p.m.

or

Wednesday, April 6th
5:30 p.m.

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- Learn how you can reduce or eliminate management fees
- Learn how to insulate your 401k from market corrections
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Glendale Public Library

Main Branch
5959 W. Brown Rd.
Glendale, AZ 85308
Monday, April 25th
5:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Thursday, April 28th
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