



“April Showers” may join us in Arizona yet...

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Tax Freedom Day...

By David P. Schaeffer

In 2012 we wrote an article about tax freedom day. The concept is to report at what point in time most folks in the country made enough money to cover their Federal, State, and local taxes for the entire year.

In that article we found that the “Bureau of Economic Analysis” and the Tax Foundation, a nonprofit foundation for tax policy, reported that Americans hit the mark on April 12th 2011. So I thought we could take a look this year and see how we fared in 2015.

Unfortunately, it took us longer in 2015 (by 12 days) to cover our obligations. April 24th was the official marker for 2015. So why is it taking us longer to pay our taxes in 2011 and 2015? Good question!



The chart on page 7 shows that we only have significantly increased our time to pay our obligations since 1900. But the good news is the trend since 1970 is relatively flat, remaining solidly within the month of April.

According to the Tax Foundation, their calculation includes:

Counting every dollar that is officially part of national income according to the Department of Commerce’s Bureau of Economic Analysis. Divided by every payment to the government... Taxes in the calculation include Federal, State, and local.

Continued on page 7

April Showers!

By David S. Edge

With Easter arriving so early on the calendar and the early warm weather in the Arizona region, it’s almost as if we had no winter this year. We were promised more than average rain due to El Nino, yet nothing so far? Hummmm....blessing in disguise?

It appears Mother Nature is messing with our minds more than usual and the weather forecasters seems to scratch their meteorological heads more and more as the patterns just don’t seem to be cooperating this spring. So much for April showers bring May flowers.

As we all struggle to understand what the heck is going on, it’s much like the main character “Theodora” in Edith Wharton’s book “April Showers” about the struggles of a young woman attempting to make her way in the world by becoming a published author. She, as we all do, just doesn’t understand the entire hosts of little minutia that effects how we proceed in our daily tasks. That minutia often has small, almost unpreventable effects on the outcomes of our efforts. A small gust of wind during a baseball game can affect the outcome of the baseball in flight. You’re cooking dinner and the unexpected ring of the doorbell makes you forget what you’re doing and dinner gets ruined.

It boils down to unintended consequences affecting your desired or planned goal.

But, many a time those little unexpected moments turn out to be a blessing in disguise. Recently I

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

Spring into Action! Allergy Season!!!

By David S. Edge

In spring time it's not unusual to hear a familiar "Ah-Choo!" We know there are reasons for the sneezing and congestion and for many *it is allergy season*. What causes allergies? It can be from quite a few sources and you'd be surprised at how many are right in your own home.

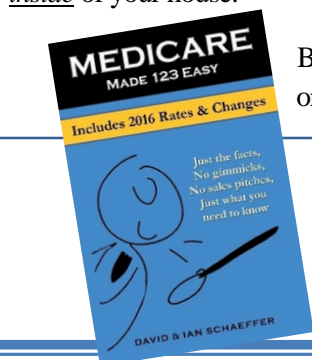
Causes of Allergies:

1) Pollen, 2) Mold, 3) Pet hair, 4) Feathers & Fur, 5) Dust Mites, 6) Bug feces (cockroach, house flies, etc.), 7) Carpet Fibers, but wait! There's more! We aren't even going to address all the food, perfume, and occupational allergies. We will just stick to household causes.

While many suffer regardless of the cause, American's spend millions on allergy remedies at the drug stores each year. We just might want to put a little of that cash into prevention.

Washing clothes, bedroom sheets and towels in good hot water will kill and or remove lots of that dander that could be the cause of your hacking and sneezing. You can even purchase dust mite proof mattress covers. Living in our dry climate does give us Arizonians an edge, as dust mites do not like dry climates.

Make sure that your dryer has an outside vent and is not just adding additional dust to the inside of your house.



Buying a new couch or chair? Consider a

purchase that isn't fabric or cloth. Try leather or vinyl, and while they may not be as comfy, remember *-fabric sheds*. All those little pieces that are just part of the wear and tear as you get on and off the furniture, emit small dust particles including the stuffing particles inside, that escapes into the air.

Another important item in our fight to keep all those dust bunnies and particles clogging up our breathing is to purchase a vacuum cleaner that has HEPA certification or a vacuum with a good EN rating. Well what the heck is that stuff?

EN certification is referring to the vacuum's European Norm 1822 or S Class filter. The HEPA or High Efficiency Particulate Air certification is the vacuum's rating that it will catch 99.97% of the stuff you are trying to catch. Both, or at least one, of the two of these ratings will be posted right on the box when you make your purchase. With older vacuums we could see with the naked eye dust billowing out around the vacuum as we cleaned. With one of these newer vacuums, that dust is getting trapped inside the vacuum where it belongs. When shopping for a vacuum keep in mind one last detail, motor first, then the dust bag or container!

You can buy a HEPA air purifier unit that you can run constantly in your bedroom if your allergies are severe. These units can be in the \$100 to \$900 range depending on size of bedroom and how severe your allergies are keeping you from sleeping.

Continued on page 7

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?

Numbers and Measurements!

What makes us individuals is how we were taught to learn while growing up. Some of us found we liked reading, some liked spelling, some of us geography, and some liked math and science.

Now math, that's the universal language that cuts across all people, countries and customs. Those X's and O's can talk via computer in any language. And how we process those numbers is what makes you,well, you!



Who taught you math, or calculations, or arithmetic? No matter who, what, or where, math is a skill that every single one of us needs in order to perform tasks of daily living at any age. I can remember sitting at the kitchen table at 3-4 years old and just

repeatedly writing the numbers 1-100 over and over as our Mom wanted to make sure we could write our numbers, alphabet and colors before we started school. At first, math was so easy, with $2+2=4$, $2 \times 2=4$, simple right? We memorized our times tables so we could calculate stuff in our heads without paper! Our first grade teacher always made practical examples out of math so that our young heads full of grey matter could grasp what she was teaching. Four quarters make a dollar, ten dimes make a dollar, and twenty nickels make a dollar. You don't think this was important? Just watch cashiers today when their power goes out at the store registers, and see if they can make change (*NOT!*). And then there were the endless examples of using cut up fruit for fractions. This was fun because after the math and fractions were done, you got to eat your work!

I was great with math until I hit the eighth grade and started those darn classes on Algebra I & II, calculus, geometry, trigonometry, and the rest of that stuff. I constantly had a headache! Remember this was before calculators. My brother loved that stuff and could practically do the problems in his head! I guess he was pretty smart as he later went to Georgia Tech then worked for the Military and IBM.

More importantly, who taught you math, and was there a moment that you have an epiphany or a ah-ha moment where you got it?

Yeah there probably was and you probably remember it because it was a pivotal moment in your learning years.

At this point in your life math is even more critical than ever as you are faced with budgeting your retirement years. Decisions like when to take Social Security so that you max out the amount you can have, to simply figuring out if you have enough to retire and still be able to pay your bills.

Just like my teacher in the first grade, let's make it easy by providing a teacher so that we "cut up the fruit" in practical illustrations to help everyone understand exactly how their retirement budgets will work. This factual exercise reveals exactly what will happen, when it will happen, and the real important answer to how much will happen?

Education and understanding your options is our goal in order to assist you with a successful retirement plan! Doing the math and coming up with a fact based decision is our classroom! Our retirement team here at American Retirement Advisors is here to help! Call us!

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



Continued from page 1 "April Showers"

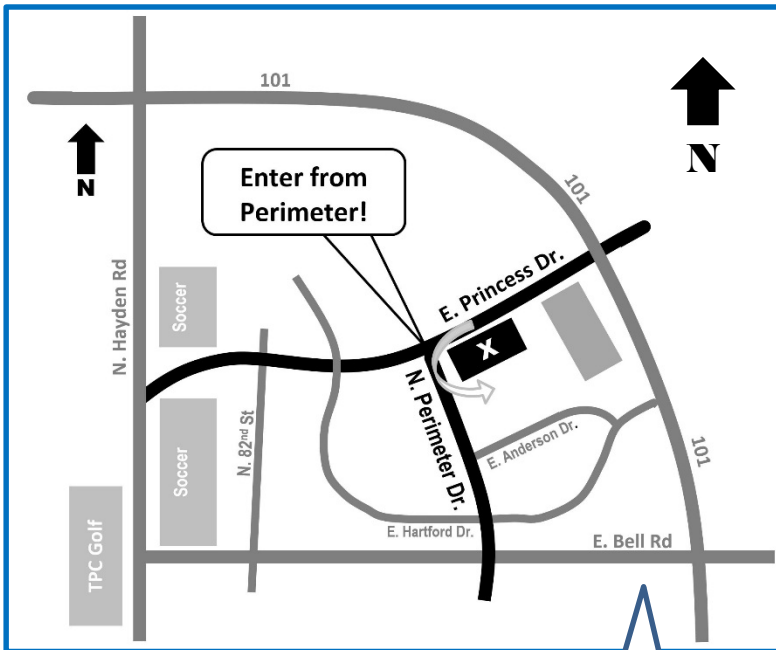
Recently I was in traffic and what I thought was unfortunate, turned out to be one of those little moments. The slow driver in front of me was driving under the speed limit. I was determined to pass them at the next opportunity. Just as I saw my chance and started to make my move, a large truck on a side road ran the stop sign. Had I been just seconds early... I would have had a horrible accident! The slow driver had saved my life.

The change in the weather, a drive, or just going about your daily task, keep in mind that there is a reason for some things to be. We just need to recognize them for what they are and appreciate them when they happen.

Now, just why have I kept an umbrella in the back seat of my car for the last 4 weeks? Are we going to get that rain, or not? I guess we will just have to wait to see which way the wind blows.



Map to our NEW Scottsdale Office



Exit the 101 at Princess Drive. Go east for one block. Entrance is off Perimeter.

American Retirement Advisors

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

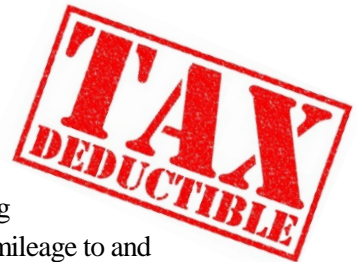
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Financial Tip of the Month Last Month for Tax Advice & Contributions!

By David S. Edge

Ok, by now you possibly started at least a rough draft of your tax returns and discovered that you might have to pay a tad more to Uncle Sam that you wanted. Options? You bet! Cautious? You better be!

- 1) A tax deductible charitable contribution can be great! But remember you must have a receipt!
- 2) Sell loser investments! If you have stocks or mutual funds that have lost, sell them and realize a dollar for dollar reduction in your gains.
- 3) Max out those contributions to your retirement funds! You have until April 15, 2016 to stick away retirement funds for your 2015 year.
- 4) At 70 and a half you must start taking distributions from retirement funds. There is a very stiff 50% excise tax penalty if you don't. Keep in mind that this doesn't apply to ROTH IRA's.
- 5) Use up that Flex spending cash in your account with a last minute trip to the doctor or dentist. Or just a plain old trip to the drug store to stock up on household drug items. Check to see if your employer has a "use it or lose it" policy or has a grace period allowed by the IRS.
- 6) If you are the caregiver for your parents or an adult child make sure to itemize your deductions. There are limits and guidelines so study up before you start this process.
- 7) Driving dependents to doctor or medical services is also a deduction. Mileage deduction changes regularly so check on the rate. Be sure to keep a log of start and ending numbers on your odometer and the reason for each trip.
- 8) While you can't deduct a cash amount for time you donate, you can deduct any *expenses* you have while donating your time. If you have mileage to and from, a jacket or uniform upkeep or purchase, you can deduct these expenses. A good example for these



Continued on page 6

Medicare Minute-Wheelchairs

By David S. Edge

We get this question a lot and there seems to be confusion about when Medicare will or will not pay for wheelchairs. The answer is...yes Medicare will pay, but you have to qualify!

Medicare will cover 80% of the cost of a manual or electric wheelchair every 5 years. The facts are that you must meet with your doctor for an evaluation and the **wheelchair must be needed inside the home**. The doctor must also write a prescription for the wheelchair.



The doctor must declare that;

- 1) Your health makes it very hard to move around in your home even with the help of a walker or cane.
- 2) You have significant problems in your home performing activities of daily living such as getting to the toilet, getting in and out of a bed or chair, bathing, and dressing.
- 3) You can safely use the wheelchair yourself or always have someone with you to help use it
- 4) A statement from your doctor confirming that the required office visit took place.

Medicare also requires the purchase from an approved provider. You can find a list of Medicare approved vendors at www.medicare.gov/supplier or simply by calling 1-800-MEDICARE.

Original Medicare requires you to use suppliers in “competitive bidding areas”. In some rural areas you may need to use suppliers who are not in a “competitive bidding area” and you need to get approval from Medicare before the purchase. If this is the case, we again advise to call 1-800-MEDICARE to ensure you meet the guidelines for the purchase and to see a list of suppliers you can use or visit www.medicare.gov/supplier

Keep in mind that you must use approved suppliers from either Original Medicare or your Medicare Advantage plan. Advantage Plans may require prior approval as well as certain preferred brands of wheelchairs. If you are in a Medicare Advantage you are not affected by the “competitive bidding area” process, and will simply use your plan’s approved supplier.

Wheelchair costs can range from only a few hundred dollars to thousands of dollars. Keep in mind that you will be responsible for 20% of the cost, so shop wisely.

Some wheelchairs are fixed frame and are not meant to travel outside your home or facility. Others are “travel chairs” and will fold up or collapse to fit inside a car trunk or back seat. Also be sensitive of weight restrictions. Some chairs are built for up to 200 pounds while others are built for 350 to 450 pounds. With more sturdy construction the cost of the chairs will go up.

With more *active* Americans with disabilities, there are sport wheelchairs and specialized wheelchairs that allow a person to use their hands to power the wheelchair rather than their legs and feet. These specialized chairs are also referred to as Hand cycles, Court chairs, and Racers and can cost in the range of \$1,000 to \$7,000.

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.

Found Money!!

By David S. Edge

As it happens with some couples in this modern age many stay together to raise a family and somehow in later years they drift apart.

Carol had what she thought was a successful marriage for 20 years. She and her husband, who was a successful professional, had three children and while Carol was a stay-at-home mom, her husband worked at his thriving practice. However, after the kids had all left home and finished college, they both realized that they had drifted apart and began discussing what they wanted out of life.

They discovered that if they were being honest, they both really wanted different things and agreed mutually to divorce. It was friendly and amicable. Today they are still good friends even though her husband has remarried.

Faced with having her share of the divorce settlement, but no other income, Carol decided to go back to school and get some training to get a job out in the real world. Just like many stay-at-home Mom's, she felt this was a daunting task, but found she was rejuvenated by attending school, making new friends and she even found a job she really liked!

Fast forward 17 years. Carol was approaching her 65th birthday and decided she had better start organizing her affairs for retirement. Her first priority was to attend one of our American Retirement Advisor's many Medicare workshops and then followed up with a one-on-one appointment.

At the appointment and with the assistance of our expert staff, she was very happy to discover that she could afford her healthcare in retirement and knew down to the penny what it would cost her. At the end of her meeting on healthcare she also asked for assistance with her retirement financial planning. She scheduled another meeting and we looked forward to seeing her soon.



During her financial discovery meeting, we found that her Social Security monthly payment was very small due to her lack of years paying into the SS system. While getting to know Carol we found out that she had been married in the past. We asked a few more questions and discovered that Carol would qualify for half of her ex-husband's Social Security payment! Well, half of his Social Security monthly payment was twice as much as 100% of her payment. She ...was...thrilled!!!

This one factor would make a huge difference in her monthly retirement income and budget!

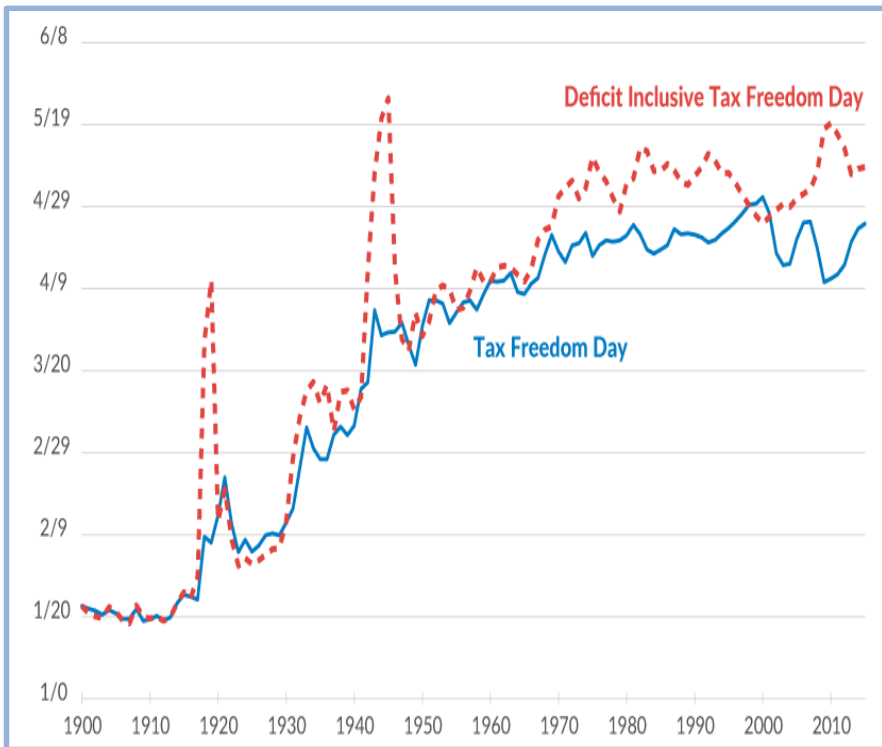
There are hundreds of these little surprises when retiring, so don't rely on gossip or friends. Discuss your retirement needs with professionals at "American Retirement Advisors" who know how to ask the right questions to help you discover your potential "Found Money"!

Continued from page 2 "Tax Advice"

deductions would be your expenses for time donated to a hospital or university.

- 9) Even if that employer or company you free lanced for failed to send you a 1099 or W-2, make sure to include those earnings on your tax return. Not doing so and claiming you didn't get the documentation won't save you from paying a possible penalty.
- 10) Itemize those deductions! While you can take the easy way out and just use the standard deduction amount, itemizing can save you more than you think.
- 11) If it's the deadline and you're still not ready, ask for the extension. Better to extend than turn in a tax return full of math mistakes and missing information because you were rushing. Oh, and just because you get an extension doesn't mean you still don't have to mail a check if you think you're going to owe money to the IRS. You still have to mail payment otherwise you are opening yourself up for penalties.
- 12) You high steppers out there. Don't forget if you make more than \$250,000 filing jointly there is an additional income Medicare (Affordable Care Act) tax of .9% on that income over the threshold. If you file separately and spouse makes more than that and you make more than \$125,000, you will still pay the .9% on income over the threshold. Other rules apply to this extra tax. Be sure to address with your tax preparer!

Continued from page 1 "Tax Time"



Tax Freedom Day

The concept is to report, at what point in time, most folks in the country made enough money to cover their Federal, State and local taxes for the entire year. Interesting...

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.

Dan R. referred by Mr. & Mrs. Ken K.

Bonnie S. referred by Anne L.

John Entreken referred by Mr. & Mrs. Paul D.

Michele McG. referred by Mr. & Mrs. Jim P.

Mark L. referred by Mr. Robert F.

Elana Z. referred by Mr. & Mrs. Philip K.

Tammy C. referred by Mr. & Mrs. Laura C.

Mr. & Mrs. Joe N. referred by Mr. & Mrs. Barry S.

Mr. & Mrs. Karen M. referred by Mr. & Mrs. Dale F.

Paul R. referred by Mary Mc.

Linda S. referred by Barbara G.

Mary Q. referred by Mr. & Mrs. Deborah Mc.

Kathy S. referred by Judith C.

Dena W. referred by Greg F.

Douglas M. referred by Mr. & Mrs. Jerry T.

Danice A. referred by Ann M.

Antoinette N. referred by Mr. & Mrs. Don K.

If you referred any of the following, please Email judi@americanretire.com!!!

Mr. & Mrs. Jack H. referred by Elaine ? G. * ??

Mr. & Mrs. Steve S. referred by JD B. * ??

Claudia L. referred by Janice C. * ??

David L. referred by * ??

Mr. & Mrs. Richard A. referred by * ??

Elizabeth L. referred by * ??

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!



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 2 "Allergies"

If serious allergies continue to be a problem, consult with a doctor who specializes and is a professional allergist. There are tests that can be performed that will narrow the reasons for your specific allergies.

So get busy! What are you waiting for? Happy Spring cleaning!

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 AZ, CA, and NV.



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!



Thea Schaeffer has temporarily taken over our marketing department. With her extensive creative background, look for exciting things to come.



Rachelle Sanchez is our newest addition. As our Director of First Impressions, she will always greet you with a smile, and a hot cup of coffee!



"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	Medico	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	Connexus Credit Union	1.33%
2 year	Connexus Credit Union	1.53%
3 year	Silvertate Bank	1.66%
4 year	CIT Bank	1.80%
5 year	Discover Bank	2.00%

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.

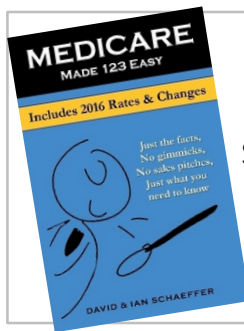
*Source: BankRate.com 3-22-2016

Highest Fixed Annuity Rates (Highest Arizona rates)

Duration	Institution	Yield to Maturity*
1 year	Not currently offered	
2 year	Not currently offered	
3 year	Forethought Financial	1.80%
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 3-22-2016



Get your copy of the top selling book on Medicare!

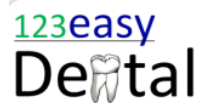
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Websites



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www.123EasyDental.com



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www.123EasyLife.com



www.123EasyMedicare.com



www.123EasyRetire.com



www.123EasySocialSecurity.com



Tutti Fruitti

Q	P	M	O	U	U	E	P	E	A	R	R	R	H
C	Y	U	R	P	N	A	O	E	G	R	A	P	E
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E	A	A	G	O	M	N	C	Y	M	A	N	G	O
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A	E	T	A	N	A	R	G	E	M	O	P	R	L
A	V	A	U	G	S	T	U	N	O	C	O	C	E

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**

Shirley Craig

Look for your gift card in the mail box.

1. Grape
2. Plum
3. Melon
4. Apple
5. Orange
6. Pear
7. Lemon
8. Strawberry
9. Pomelo
10. Coconut
11. Tomato
12. Banana
13. Cherry
14. Date
15. Guava
16. Kumquat
17. Lychee
18. Lime
19. Mango

This Month's Quiz

Question

What is the address of our NEW office?

- A. 14861 N. Scottsdale Rd.
- B. 8501 E. Princess Dr.
- C. 16241 S. Tatum Blvd.

Answers To

Last 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

Answer

C. Somewhere else

*Send your answers to
Judi@AmericanRetire.com*

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

Congratulations to:

Michelle Young

Look for your gift card in the mail box.



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

<u>University of Phoenix</u> Northwest Campus 2550 W. Union Hills Dr. Ste. 100 Phoenix, AZ 85027 Monday, May 9th 5:30 p.m.	<u>Glendale Public Library</u> Foothills Branch 19055 N. 57 th Ave. Glendale, AZ 85308 Tuesday, May 10th 1:30 p.m.	<u>Peoria Public Library</u> Sunrise Mountain Branch 21109 N. 98 th Ave. Peoria, AZ 85382 Tuesday, May 10th 5:30 p.m.	<u>Phoenix Public Library</u> Agave Branch 23550 N. 36 th Ave. Phoenix, AZ 85020 Wednesday, May 11th 5:30 p.m.	<u>Peoria Public Library</u> Sunrise Mountain Branch 21109 N. 98 th Ave. Peoria, AZ 85382 Thursday, May 12th 1:30 p.m.
<u>Glendale Public Library</u> Main Branch 5959 W. Brown St. Glendale, AZ 85302 Thursday, May 12th 5:30 p.m.	<u>Phoenix Public Library</u> Burton Barr Branch 1221 N. Central Ave. Phoenix, AZ 85004 Friday, May 13th 10:30 a.m.	<u>Phoenix Public Library</u> Yucca Branch 5648 N. 15 th Avenue Phoenix, AZ 85015 Friday, May 13th 1:30 p.m.	<u>Glendale Public Library</u> Foothills Branch 19055 N. 57 th Ave. Glendale, AZ 85308 Saturday, May 14th 10:30 a.m.	<u>Phoenix Public Library</u> Saguaro Branch 2808 N. 46 th St. Phoenix, AZ 85008 Monday, May 16th 1:30 p.m.
<u>Pyle Adult Recreation Center</u> (Next to the Tempe Main Library) 655 E. Southern Ave. Tempe, AZ 85282 Monday, May 16th 5:30 p.m.	<u>Scottsdale Public Library</u> Appaloosa Branch 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Tuesday, May 17th 1:30 p.m.	<u>Phoenix Public Library</u> Mesquite Branch 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, May 17th 5:30 p.m.	<u>Tempe Public Library</u> Main Branch 3500 S. Rural Rd. Tempe, AZ 85282 Wednesday, May 18th 5:30 p.m.	<u>Phoenix Public Library</u> Mesquite Branch 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Thursday, May 19th 1:30 p.m.
<u>Mesa Public Library</u> Dobson Ranch Branch 2425 S. Dobson Rd. Mesa, AZ 85202 Thursday, May 19 th 5:30 p.m.	<u>Mesa Public Library</u> Main Branch 64 E. 1 st St. Mesa, AZ 85201 Friday, May 20th 10:30 a.m.	<u>Scottsdale Public Library</u> Mustang Branch 10101 N. 90 th St. Scottsdale, AZ 85258 Friday, May 20th 1:30 p.m.	<u>Chandler Public Library</u> Sunset Branch 4930 W. Ray Rd. Chandler, AZ 85226 Saturday, May 21st 10:30 a.m.	

For Free Seats Call Today 602-281-3898

Or register online at www.123EasyMedicare.com

Informational Workshops



10,000 Americans turn 62 every day!

Did you know for married couples there are...

- >> 5 Social Security Strategies
- >> 81 Age Combinations
- >> 405 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.
- Learn how to receive your personalized Social Security strategy report
- Learn how to receive our EXCLUSIVE 20 YEAR Income Planning Timeline

40-Minute Presentation

Everything you need
To know about Social Security

Location: Our New Office
8501 E. Princess Drive #210
Scottsdale, AZ 85255

Tuesday, May 17th
5:30 p.m.

or

Wednesday, May 18th
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. 57th Ave.
Glendale, AZ 85308
Tuesday, May 24th
5:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Thursday, May 26th
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