



May flowers can bloom just about anywhere!

## Gas Prices are Climbing and Politicians are Still Full of Hot Air...

By David P. Schaeffer

Can you believe it, May is here already. Time sure passes so fast. The economy is feeling good, folks are getting used to the new normal. Fuel prices are still below where they were 11 years ago, but going up again.



Companies are hiring on a regular basis. TV and internet ads are selling like hotcakes for the coming primaries and election.

So. Where are we really?

The S&P 500 is flat for the past year. (Google finance 4/23/15 to 4/21/16) In English, no growth on over 90% of mutual funds in America. (Standard and Poor's Mutual fund research) The yield of the 10-year treasury is actually down. On April 21, 2015 the yield on a 10-year was 1.92% and on April 21, 2016 the yield is 1.88%. (US Treasury) For those looking to sell their bonds, a loss is certain if they sell before maturity.

Healthcare costs are still rising. The Affordable Care Act made healthcare AVAILABLE, but not really exactly affordable to use if you become ill. The average deductible is 5,000. Last I checked, most folks don't have that kind of money sitting around to pay for doctor and hospital visits. To be fair, the ACT made the ability to buy insurance at a reasonable premium AVAILABLE to everyone without the worry of being denied coverage for pre-

Continued on page 7

## Mother's Day

By David S. Edge

On this Mother's Day let's explore the vast quantities of facts kept by various organizations on statistics about American Moms.

- There are over 85.5 million Mothers in the U.S.
- There are over 5 million stay-at-home Moms.
- Since many Moms work, there are over 805,137 day care centers in the U.S. to watch their kids while they work.
- There are over 10 million single Moms in the U.S.
- America has over 24,973 jewelry stores to shop at for that special something for Mom.
- There are over 17,124 florist shops to buy Mom flowers in the U.S.A. and California grows 75% of all flowers in the country.

-83% of Moms who gave birth from ages 15 to 44 have a high-school diploma and 27% of those have College degrees.



-Married Moms are still the majority at 69%. But in 1960 that number was 92%.

-7 out of every 10 Moms work full or part time.

-73% of working Moms say they are doing a "Very Good" job of raising their children.

Continued on page 3

"Providing financial certainty is our mission.

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



David P. Schaeffer

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## Health Tip of the Month

### Drugs that can cause Memory Loss!!!

By David S. Edge

There has been much in the news lately about medications that can cause memory loss as we age. After researching, we are reporting a list of the most common medications that researchers now claim can cause this issue.



Review you current medication list and compare!

-Sleeping pills such as Ambien, Sonata, and Lunesta.

-Cholesterol-lowering medications are thought to be the single worst group of memory loss causing drugs. This includes any of the Statins type medications.

-Pain killers such as heroin, morphine, codeine.

-Benzodiazepines such as Valium, Xanax, Ativan, and Dalmane.

-Naproxen, quinidine, steroids, antihistamines, interferons, insulin, methyldopa, lithium.

-Phenobarbital, barbiturates (such as Amytal, Nembutal, Seconal).

-Any high blood pressure drugs.

-Antibiotics (quinolones).

-Beta blockers (especially those used for Glaucoma).

-Epilepsy medications such as Phenytoin and Dilantin.

-Also avoid MSG (monosodium glutamate).

For a full list see [www.agingbraincare.org](http://www.agingbraincare.org)

There are a few everyday solutions to help with your brain functions and they are as simple as drinking more water! At least **eight glasses** a day. Even mild dehydration results in brain shrinkage!

Eat real food, not prepackaged food! Avoid stuff that comes in a can, box, or package.

Take antioxidant supplements that can help protect your brain cells, just eat the real antioxidants Mother Nature provides; blackberries, cranberries, blueberries, walnuts, strawberries, raspberries, olive oil, coconut oil, rosemary, green tea, and yes, even fresh ground coffee!

## American Retirement Advisors Earns A+ Rating from the BBB

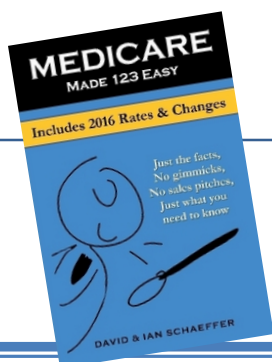


### Rating from the BBB

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?



### Don't you know enough to get out of the rain?

I'm sure at some point your Mom must have told you something like this. But as kids we loved playing the rain, splashing in mud puddles, playing in the temporary streams and creeks caused by the sudden downpour, or just standing under a water spout draining water from the roof.

At some point, your Mom

would yell at you to come into the house before you catch a summer cold, and if you were lucky she had a warm towel for you to wrap up in and ward off the chill.

Rain, ...there are times when we expect it, and times it's unexpected. But it happens, ready or not.

There's the light rain that just cools off the afternoon, or that monsoon rain that floods every nook and cranny, street, and pothole absolutely full of liquid sunshine. The storms that rage for days or that short sprinkle that almost feels like it didn't happen, except it dirtied your car that you just washed.

Do you remember the first rain that you enjoyed? Or maybe the first rain that scared you? Oh, and maybe it wasn't the rain but the thunder and lightning before or during the rain that scared you? Whatever your experience good or bad, it helped make you, well, **you**.

The memories associated with that experience and the age you were at, imprinted your grey matter and gave a warm fuzzy about rain, or a great fear. Or, just possibly a bit of both and perhaps just some basic respect for good old Mother Nature.

Growing up in Georgia, you could just about count on an afternoon thunderstorm every day during the height of summer. They were greeted as a relief from the August heat. I can remember lying in the hay loft of the barn with rain pattering on the tin roof with the warm smell of the hay and rain mingling, making us just close our eyes for a summer nap.

But those same summer storms in Arizona can be a cause for serious concern as they can drop inches in minutes and flood everything in sight to dangerous, life-threatening levels. The baked ground of the desert doesn't absorb the water like many other areas of the U.S.A., so the water just runs, and runs, until?

Slick road? Danger ahead? Or were you just a barefooted kid and jumped into that mud puddle? Point is, there are storms that are welcome in our lives, and then there are the unexpected storms. Those are the ones that can leave us..... breathless.

Is your retirement life just a sunny day with no worries of that unexpected storm? Or did you step into a bottomless mud puddle and sink up to your knees?

If you're not sure, it's best to make 100% certain. Please get some professional help, preferably from folks you know and trust. If you have enjoyed our staff's past expertise in any area of your retirement needs, Medicare selection, Power of Attorneys for health or financial, or just some overall financial planning help, remember we're here to help you with any aspect of your retirement **RAIN OR SHINE!**

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



### Continued from page 1 "Mother's Day"

-Moms still do most of the housework, but Dads have steadily increased the sharing of the household chores.

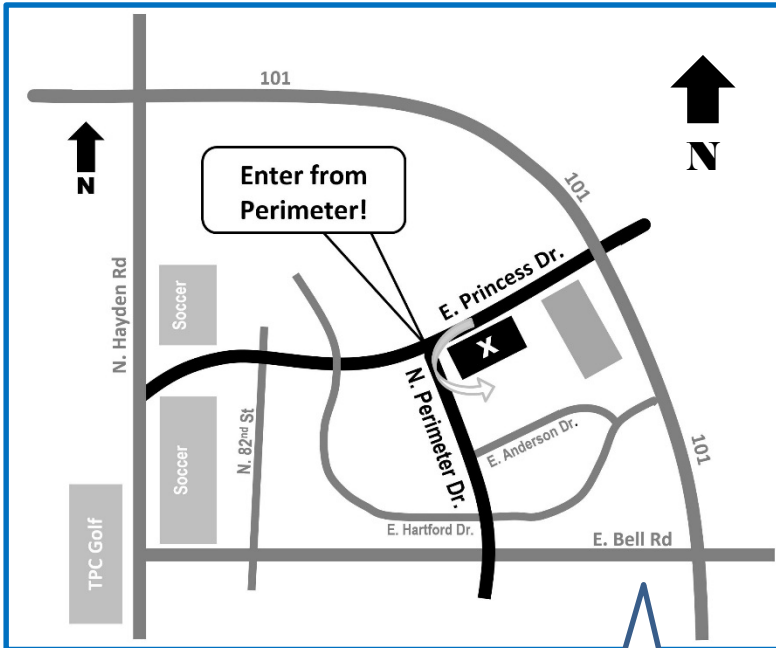
-40% of households have Mom as the bread winner for income; single or married.

-Married moms are increasingly better educated than their husbands.

Sources: <<https://www.census.gov/hhes/fertility/data/cps/2010.html>

PEW Research Center, Wendy Wang, <http://pewsr.ch/1kRRcEy>

## Map to our NEW Scottsdale Office



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

### 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 Good Credit Score May Not be Enough!

By David S. Edge

Many folks applying for a new car loan, credit card, or financing a home may think they have a credit score that's good enough. Well you might need to think again!

Even with a 700 or 800 score that should be a good number in anybody's book, bank and financial institutions are starting to have their own custom scoring methods that they don't share with the public much less each other.

By the way, which score? There are a growing number of rating companies out on the market so it's not just FICO, Experian, Equifax, or Transunion. More and more companies are tracking your financial wherewithal.

Keep in mind that these companies are tracking your financial history or track record. Did you pay on time? Were you late or missed a payment? This merely tells lenders how reliable you are for a potential new loan or line of credit. It boils down to "Are you a good risk?"

Banks and financial institutions are also looking more closely at your income compared to your debt load. You have to remember that Credit Bureaus don't track your income or employment status.

*"Just because you close a credit card doesn't automatically mean that company will remove the account from your credit history. The "History" can be there for years. YOU DO have the ability to call, question, and remove old accounts. Companies are good about reporting current or new items, but don't always inform the credit reporting companies to delete old info. Usually it can take up to 10 years of inactivity before the credit bureaus delete inactive accounts. So police your own stuff at least once a year and get your free credit report by going to **AnnualCreditReport.com**. You can request up to three reports from the major Credit Bureaus."*

Continued on page 7

## Medicare Minute-

### Hey! I received an Increase in my Medigap Premium?

By David S. Edge

If you chose to keep Medicare A&B as your insurance coverage and have selected a Medigap plan to go with it to take care of all the gaps in financial coverage, you need to be aware of the two different ways you can receive an increase in your monthly premium.

The first way you could receive an increase is simply by having a birthday. As you age, most carriers have a birthday chart of increases by age that is located in your benefits booklet you were sent, when you received your proof of coverage card. This is usually pretty straightforward.

The second way to receive an increase is when the carrier has their annual review by the State Department of Insurance (DOI). This review focuses on the funding of the Medigap plan. The carriers' plans are required to be 100% funded. The DOI reviews how much money is coming into the fund via monthly premiums being paid by members on the plan. For example, **cash into the fund.**

The DOI then examines claims being paid out of the Medigap fund. For example, **cash out of the fund.**

Next the DOI reviews the excess money being held in the fund for future claims. Now this is where it gets interesting, as these carriers are insurance companies; they don't just sit on the pile of money, they invest it.

If the carrier's Medigap fund is **underfunded** the STATE DOI will instruct them on how much to increase the premiums across the board to each individual to get the fund back to 100% funded. In most cases the increase is small and around 2-3%.

But the same applies if the carrier's fund is **overfunded**. In that case the STATE DOI instructs the Carrier to decrease the monthly premium to each individual due to overfunding.

**So, the premium can go up, go down, or stay the same, based on this review by the State DOI.**

This is the process where the government oversight keeps the Medigap fund operators properly funded so that there is always money ready for claims filed by the members of the fund.

Another way the oversight works is that the profit margin for carriers is built in at 3%. This way there is no motive for the carriers not to keep their funds at the proper amounts.

So if you receive an increase in your Medigap premium, remember, you can always shop around for a lower monthly premium and switch your Medigap plan to another carrier *any month of the year*. Most carriers simply ask qualifying medical questions. As long as you do not have any **chronic** medical conditions (in other words, *you're healthy*), you can switch.

At American Retirement Advisors we help clients with this on a regular basis. So if this comes up in the future, give us a call and we will be happy to assist you in shopping for a better rate and making sure you qualify!



## 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.*

### **When you least expect it!**

By David S. Edge

Things are going great in retirement! You and your spouse are both fairly healthy, you are enjoying some traveling, spending time with the family, possibly grandkids, and all of a sudden what you least expected happens. . . . There's a letter in the mail notifying you that the company you worked for is canceling all retiree's health benefits and gives you ninety days' notice to find something else all on your own or through a Company-sponsored service.

After the shock wears off, you just can't believe it's happening to you. Because you never expected your employer to renege on a promise did you? But this is happening more and more with big companies as well as little companies; retiree plans are going the way of the dodo bird.

Frank and Cindy had both worked for the same employer for decades and were secure in their knowledge that they would have retiree health benefits for the rest of their lives. And then the unthinkable happened. They received a health plan cancellation letter from the employer. After the questioning and the feeling of betrayal passed, they knew they had to get serious very fast to find replacement health coverage. Lucky for them, their neighbor had a recommendation and sent them to American Retirement Advisors.

At the first meeting they were relieved to find that not only could they get replacement coverage through a "Special Election Period" due to involuntary loss of coverage from an employer, but the options they were presented with were actually better coverage for less monthly premiums! They could not believe the great benefits that they could have had long ago when they first retired, because like many retirees they never shopped around to find out what they could do with their Medicare options, they just assumed their retiree plan was best for them.

In no time at all they had coverage that would allow them to keep their current doctors and specialists and health coverage that was much improved from the retiree health plan.

What had started as a gloom and doom task had actually turned out to be a huge improvement in their medical health coverage situation. Frank and Cindy were soon back to enjoying retirement with no worries about their medical coverage with their new policies.

So whether you have retiree coverage and never shopped around, or you get one of those retiree health coverage cancellation letters, maybe it's time you found out exactly what your options are! Call us! We're here to help!!

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*“Retiree plans are going the way of the dodo bird.”*

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## Continued from page 1 "Hot Air"

existing conditions. Unfortunately, the majority of people on the plans are really sick and in need of much care. Many insurance companies have lost millions of dollars and the government has not kept its promise to reimburse for those losses. Many of the CO-OP plans that were created under the ACT have been forced to cease operations, not because of their performance, but due to the government not meeting its commitment to pay for the losses that were predicted prior to the ACT becoming law. Good news for most of our clients; Medicare costs are stable with an expected decrease in Medicare premiums for 2017.

The politicians sure do talk a lot. I'll do this, I'll do that. Blah, Blah, Blah. We have all heard it before. So in this election my guess is people would vote for "None of the above" if it were on the ballot.



## None of the above!

## Continued from page 4 "Credit Score"

Some institutions can be more forgiving if you've had a bankruptcy in the past as long as you have behaved perfectly with your debt since the bankruptcy. But other institutions have a hard and fast rule, if you've had a bankruptcy; the answer is absolutely "no."

No one has your best interest at heart more than you do. So get busy and review your credit reports and insure that they are correct and up to date!

## 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. Phil L. referred Jan J.  
Mr. & Mrs. Bruce L. referred Mr. & Mrs. David T.  
Ms. Mary Q. referred Ms. Elizabeth O.  
Mr. & Mrs. Charles D. referred Mr. and Mrs. Jeff B.  
Mr. & Mrs. John McK. referred Mr. Joe LeD.  
Mr. & Mrs. Ivy S. referred Mr. & Mrs. Albert B.  
Mr. David G. referred Kathryn G.  
Mr. & Mrs. Helen K. referred Mr. & Mrs. H.  
Mr. & Mrs. Susan B. referred John Johnson  
Mr. & Mrs. Mark T. referred Mr. & Mrs. Brian S  
Mr. & Mrs. Irma K. referred Ms. Elizabeth A.  
Mr. & Mrs. Larry F. referred Ms. Amy McD.  
Mr. & Mrs. Mike B. referred Mr. Tim B.  
Mr. Bobby A. referred Ms. Verma A.*

*If you referred any of the following, please  
Email [judi@americanretire.com](mailto:judi@americanretire.com)!!!*

*Sherry ?, Bob H.?, and ??\*  
Bob H. ? referred Carla C.  
Sherry ? from Sun City referred Barbara V.  
??\* referred Mr. & Mrs. Cindy J., Scottsdale*

## 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.

## Renew your subscription TODAY!

In our efforts to "Go Green" we are updating our records. Please let us know how you would prefer to receive future issues of "THE AMERICAN RETIREMENT ADVISOR."

Send an email to [judi@AmericanRetire.com](mailto:judi@AmericanRetire.com)

If we do not hear from you, you will begin receiving your copy via email.

Please send by mail.     Please unsubscribe.     Please send by email.

## 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. 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 as 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! 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 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!



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



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



Meet Orlando Cruz! He has just joined us as a full-service advisor. As a bi-lingual planner, he is sure to be a great addition to our team!



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.



*"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 6-1-2016

**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	Silvertgate 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.

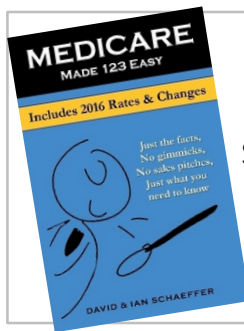
\*Source: BankRate.com 4-22-2016

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

Duration	Institution	Yield to Maturity*
1 year	Not currently offered	
2 year	Not currently offered	
3 year	Athene	2.00%
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 4-22-2016



Get your copy of the top selling book on Medicare!

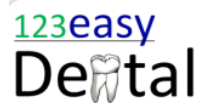
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### Websites



www.AmericanRetire.com



www.123EasyDental.com



www.123EasyHi.com



www.123EasyLife.com



www.123EasyMedicare.com



www.123EasyRetire.com



www.123EasySocialSecurity.com



## *I scream, you scream, we all scream for ice cream!*

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

**Sandy Scott**

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

- |                 |                  |
|-----------------|------------------|
| 1. Almond       | 10. Licorice     |
| 2. Banana       | 11. Maple Walnut |
| 3. Blueberry    | 12. Neapolitan   |
| 4. Butter Pecan | 13. Peach        |
| 5. Cherry       | 14. Pistachio    |
| 6. Chocolate    | 15. Pumpkin      |
| 7. Cinnamon     | 16. Rocky Road   |
| 8. Cookie Dough | 17. Strawberry   |
| 9. Hazelnut     | 18. Vanilla      |

## *This Month's Quiz*

### Question

What is the most traditional flower given on Mother's Day?

- A. Tulips
- B. Roses
- C. Carnations

### *Answers To Last 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.

### Answer

- B. 8501 E. Princess Dr.

*Send your answers to  
Judi@AmericanRetire.com*

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

*Congratulations to:*

**Steven Mosier**

*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**

Yucca Branch  
5648 N. 15<sup>th</sup> Avenue  
Phoenix, AZ 85015  
Tuesday, May 31st  
1:30 p.m.

#### **Glendale Public Library**

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Tuesday, May 31st  
5:30 p.m.

#### **Phoenix Public Library**

Burton Barr Branch  
1221 N. Central Ave.  
Phoenix, AZ 85004  
Tuesday, May 31st  
5:30 p.m.

#### **Phoenix Public Library**

Desert Sage Branch  
7602 W. Encanto Blvd.  
Phoenix, AZ 85035  
Wednesday, June 1st  
1:30 p.m.

#### **Peoria Public Library**

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Wednesday, June 1st  
1:30 p.m.

#### **Phoenix Public Library**

Agave Branch  
23550 N. 36<sup>th</sup> Ave.  
Glendale, AZ 85310  
Wednesday, June 1st  
5:30 p.m.

#### **Glendale Public Library**

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85302  
Thursday, June 2nd  
1:30 p.m.

#### **Rio Salado College**

Northern Campus  
1715 W. Northern Ave.  
Phoenix, AZ 85021  
Thursday, June 2nd  
5:30 p.m.

#### **Peoria Public Library**

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Thursday, June 2nd  
5:30 p.m.

#### **University of Phoenix**

Northwest Campus  
2550 W. Union Hills Dr. #100  
Phoenix, AZ 85027  
Friday, June 3rd  
10:30 a.m.

#### **Phoenix Public Library**

Saguaro Branch  
2808 N. 46<sup>th</sup> St.  
Phoenix, AZ 85008  
Saturday, June 4th  
10:30 a.m.

#### **Glendale Public Library**

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85302  
Saturday, June 4th  
1:30 p.m.

#### **Mesa Public Library**

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Monday, June 6th  
5:30 p.m.

#### **Scottsdale Public Library**

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Tuesday, June 7th  
1:30 p.m.

#### **Rio Salado College**

Tempe Campus  
2323 W. 14<sup>th</sup> St.  
Tempe, AZ 85281  
Tuesday, June 7th  
5:30 p.m.

#### **Phoenix Public Library**

Mesquite Branch  
4525 E. Paradise Village Pkwy. N.  
Phoenix, AZ 85032  
Tuesday, June 7th  
5:30 p.m.

#### **Pyle Adult Recreation Center**

(Next to the Tempe Main Library)  
655 E. Southern Ave.  
Tempe, AZ 85282  
Wednesday, June 8th  
5:30 p.m.

#### **Scottsdale Public Library**

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Thursday, June 9th  
5:30 p.m.

#### **Mesa Public Library**

Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Thursday, June 9th  
5:30 p.m.

#### **Scottsdale Public Library**

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Friday, June 10th  
10:30 a.m.

#### **Chandler Public Library**

Sunset Branch  
4930 W. Ray Rd.  
Chandler, AZ 85226  
Friday, June 10th  
1:30 p.m.

#### **Tempe Public Library**

Main Branch  
3500 S. Rural Rd.  
Tempe, AZ 85282  
Saturday, June 11th  
10:30 a.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!*

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>> 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, June 14<sup>th</sup>**  
**5:30 p.m.**

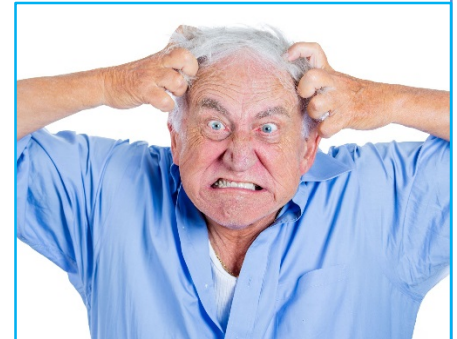
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### Why YOU should attend

- Find the Peace-Of-Mind you deserve
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- 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!

#### Scottsdale Public Library

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
**Tuesday, June 14<sup>th</sup>**  
**5:30 p.m.**

#### Glendale Public Library

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
**Thursday, June 16<sup>th</sup>**  
**5:30 p.m.**

**Forbes magazine calls him one of America's Financial Leaders!**

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