



“Dressing well is a form of good manners.” – Tom Ford

## Inside This Issue

Feature Story.....	1
Health Tip of the Month?.....	2
Why Am I Me? .....	3
Financial Tip of the Month.....	4
Medicare Minute.....	5
Success Story of the Month....	6
Clients of the Month.....	7
Meet Our Team.....	8
Classifieds.....	9
Quiz & Word Search.....	10
Informational Workshops...11&12	

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## The Press Changes Its Tone...

By David P. Schaeffer

Have you noticed the press is now taking a different tone when talking about the presumptive republican candidate? He was “The Donald” now he is “Mr. Trump.” Whether for or against, I find it a bit ironic that someone who has amassed such a large fortune and employs thousands of Americans could be treated one way then all of a sudden... Now that he has beaten back all of his foes, he is treated more respectfully.

It all looks kind of funny to me. It’s a very high- stakes game. On the other side, the democratic front runner is still battling her nemeses for the delegates needed for the nomination. Our system of government is really a wonder to watch. In a couple months, the two opposing sides will battle amongst themselves and two competitors will emerge.

The semifinals will end. The final contest will begin. The American public will be blasted with political rhetoric unlike anything we have ever seen in history. Our televisions, radios, email boxes, Facebook accounts, bill boards, and electronic signs in airports, shopping malls and large office buildings will all tell us why each candidate is awful and wonderful.

When the dust settles, one candidate will emerge victorious, the world stage will settle in for a whirlwind of agenda items to change America for the better. Our enemies may become allies, our allies may become enemies. Trade will continue with all.

America will continue to be the place to be, where dreams really can come true. Our land of opportunity is unique to this day. We are a place where someone can come to our shores (legally). Join a community. Get a job

*Continued on page 7*

## Father’s Day

By David S. Edge

*It’s the 100<sup>th</sup> Anniversary of Father’s Day!!!*

In 1916, President Wilson pressed a button in the White House that unfurled flags in Spokane, Washington to honor Father’s Day. Washington State was the first state to make this an official holiday. Father’s Day would not become an official national holiday until Richard Nixon signed a proclamation in 1972.

Most of us have warm fuzzies about good old Dad! Maybe he took you fishing or camping? Or maybe he stayed up all night Christmas Eve putting together all those toys and bicycles so you’d have a big surprise from Santa on Christmas morning? Maybe there was that memory of a game of catch with your favorite baseball glove, or Dad teaching you a life skill with tools?

With girls it was different... If your boyfriend brought you home a few minutes late after curfew...yep! There was Dad standing at the



doorway waiting for you with the porch light on and a scowl on his face. If nothing else, just to put the fear of God into your boyfriend. Hummm... that happen to anybody?

And those teen years when dad was just stupid and didn’t know anything. Then all of a sudden as you grew older, Dad seemed to know a lot.

*Continued on page 7*

*“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

### Changes to Medicare Part D for 2017

By David S. Edge

Current Prescription Drug Plans have three phases: **1)** With all Prescription plans you pay your monthly premium to have a drug plan, any deductible that must be met first, and then during the initial coverage you pay your **normal** co-pays on the retail cost of your prescriptions from \$0 to \$3,310. **2)** Your increased **Prescription Drug Gap** co-pay is from \$3,310 until you reach \$4,850 in retail value, and **3)** Your **Catastrophic** co-pay is after passing the \$4,850 retail value of your prescriptions for the calendar year. The above figures are for 2016.

This schedule starts January 1<sup>st</sup> and ends December 31<sup>st</sup> each year, so every January first you start the schedule all over at \$0.

Medicare and your prescription plan are tracking the retail price of your prescriptions as you move through these three phases.

**CMS (Centers for Medicare and Medicaid Services) has released initial changes to Prescription Drug Plans for 2017. Some of the proposed changes are:**

- 1) The standard initial deductible will increase \$40 from \$360 to \$400. This does not mean every single plan will automatically increase their deductible, it only means *they can*. The deductible is the amount you pay at the beginning of the

- year before the plan starts paying. *Keep in mind that some plans do not have a deductible!*
- 2) The **Initial Coverage Limit** will increase from \$3,310 to \$3,700. This is the amount where you start at \$0 drug cost going to the beginning of the Prescription Drug Coverage Gap (otherwise known as the doughnut hole). From \$0 to \$3,700 **you will pay your normal co-pays** for your medications on your plan.
- 3) You will enter the **Prescription Drug Gap** after you reach \$3,700 in medical drug *retail value*. From this point on you will pay increased co-pays. In the gap you will pay 40% of the retail cost of the prescription cost and the plan will pay 60% of the remaining cost. This is a positive change from 2016, which was a 45% vs. 55% split on the cost of medications.
- 4) The Coverage Gap will top off at \$4,950. After that you will drop to the medical drug **Catastrophic** co-pays.
- 5) The **Catastrophic** co-pays (you are finally out of the doughnut hole.) **Generics** will increase to \$3.30 or 5% of the retail cost. **Name brand** drugs will increase to \$8.25 or 5% of the retail cost. You will pay the greater of the two.
- 6) Keep in mind that these calculations are based on a calendar year from January 1<sup>st</sup> through December 31<sup>st</sup> and you start back to ground \$0 every January first.



*Continued on page 3*

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

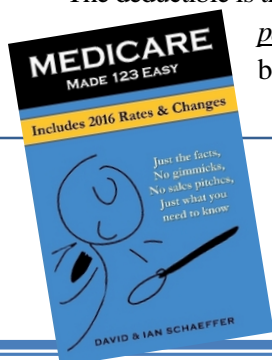


### Rating from the BBB

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.



Professor of Medicare Planning,  
Kevin Lynch endorses the book  
"Medicare Made 123 Easy"

## Why Am I Me?

### Homemade...



As I often meet with folks, we get talking about one thing or another and we discuss when growing up, folks made a lot more stuff at home than we do now. Guys fixed their own grass mowers and tuned up their car engines. Gals made jams and jellies, baked cakes and cookies, mended our clothes, and unless it was something major, we all did our own repairs to our homes. Most of us had a small vegetable

garden and we were proud of the produce we could grow, often competing at county fairs for a much coveted blue ribbon!

Recently, I even had a client give me a great dog biscuit recipe to try and my dogs loved it!! Chicken and sweet potatoes- yum! Yes, I tried one too because they smelled so good while baking!

I am always amazed that we as Americans have become a disposable society. Microwave doesn't work? Toss it and buy a new one. Your computer monitor develops an annoying line or blur? Toss it! Buy a new one. We are filling up landfills faster than we can dig them. And we are filling them with stuff made in other countries. Thank goodness that recycling has become a big business!!!

In our house we had the same refrigerator, TV, and toaster the entire years I grew up. Appliances were made to be repaired and not replaced every few years. My brothers and I tore apart and rebuilt our gas-powered lawnmower so many times I lost count. No respectable boy would be caught dead having someone else repair his bicycle. Point was.... just about everything was repairable and you kept it.

Even at our grandfather's farm there was a small blacksmith shop near the woodshed so that repairs could be made to farm tools and equipment. As small boys we remember standing at the hand-cranked air blower that was keeping the coals glowing so that the metal would turn white hot and pliable and could then be hammered into whatever shape was needed.

As you look around your home today, how much of what we have has lasted? Maybe there's that piece of furniture, or an appliance you've hung onto through the years? How old is your car or truck? We all probably have some valued piece of something handed down

generation to generation such as some silverware, crystal, or maybe that grandfather clock against the wall, but the rest?

Stuff is not made to last these days, but some things need to last.

It's the same with our medical and financial plans. They change year to year. Returns on investments grow and shrink with variation in the market. Change can be bad or change can be good, but it's becoming more and more like a roll of the dice.

Need straight answers on plans or products that will last through your retirement? Make sure your medical and financial plan is in order and built to last. That financial plan can still be **homemade** from scratch, you just need the right person to help you build it. Call us! We have folks who can help!

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



### Continued from page 2 "Part D for 2017"

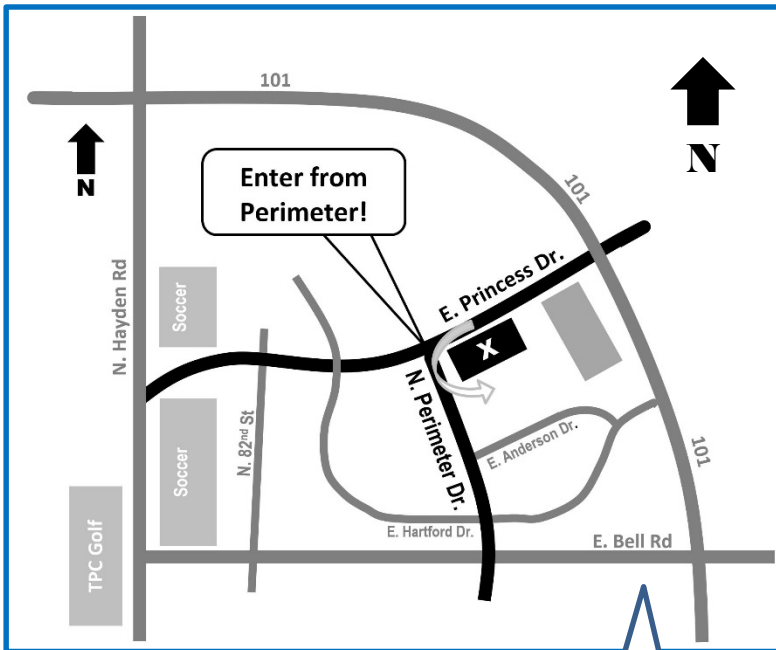
As with every year, you can change your Part D prescription plan during the Annual Election Period (A.E.P.) from October 15<sup>th</sup> through December 7<sup>th</sup>. Your newly selected Part D plan will start January 1<sup>st</sup> of the following year. As your medication needs may change over the years, this A.E.P. allows you to change your drug plan to fit your needs with no questions asked!

If you are currently on a Medicare Advantage Plan with a built-in drug plan, these same rules apply to you in regards to co-pays on your medications. It is prudent to review your drug coverage on these type plans every year as they can change as well. Changes could include the formulary (medications covered by your plan), increase or decrease in a deductible, and changes in co-pays.

Whether you are on a Medicare Supplement (Medigap) with an independent Part D drug plan or a Medicare Advantage plan with built-in drug coverage, it pays to be informed and shop your options each year during the A.E.P. when you can change plans.

You must keep in mind that you may not want to change drug plans, but your drug plan will change on you every year. Call American Retirement Advisors, we're here to help!

## 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

### So what's an investor to do?

By David S. Edge

If you follow the Wall Street gurus, most of them are gloom and doom at this point, much like the little boy with his finger stuck in the dam. "The Stock Market bubble is going to burst!" they all cry.

Ok, so maybe it will or maybe it won't. But, let's review a few facts about recent market history.

In 2000, we had the market run up because tech companies were all the rage with Y2K upon us. You could just about throw a dart at a chart and make money in the years leading up to 2000. But then we popped the champagne cork for New Years and... nothing happened. All the tech companies crashed and many were out of business just like that. We all know what happened in the market, a huge bear sat there for a few years, waiting.

Then around 2005 the housing market went crazy and everyone was buying and flipping houses until 2008 when the financial companies ran out of money to loan and triggered another crash. Many folks still have not recovered financially from that one!

Since 2008, our government has been printing money as fast as it can for "Quantitative Easing." What the heck? But by artificially boosting the markets, there is a concern that we need to wean ourselves off the printing presses, and that needs to happen sooner than later.

When stocks go up, the value of bonds goes down. When stocks go down, the value of bonds goes up. This teeter totter balancing act is what made our financial markets



Continued on page 7

## Medicare Minute-

### Who can I call to ask??

By David S. Edge

We know folks often have questions or an issue with their health care coverage and just don't know where to turn to for answers. We at American Retirement Advisors are your one-stop answering shop, but what most folks don't know is that **answers to your questions are just one click away on your computer by visiting [www.medicare.gov](http://www.medicare.gov)**



Once you are at the Medicare website, look on the right side of page just below the picture and find the box that states **"Find someone to talk to"** and click on the **"select your state"** of residence. Next, hit the **"Go"** button.

There you will find an extensive list of direct numbers of folks to call at direct phone numbers that specialize in various aspects of Medicare, or Social Security benefits, or other issues, who can offer a great deal of specific information about a specific topic.

You'll get phone numbers to call directly for such question as:

- 1) A list of patients' rights in a hospital.
- 2) Who to call with a complaint about Nursing Homes (Ombudsman).
- 3) Reporting fraud (OIG or Office of Inspector General).
- 4) Reporting **Medicaid** fraud.
- 5) Finding out if a person or organization is certified to offer their services.
- 6) Changing an address to ensure no interruption of benefits or services (SSA).
- 7) Find a hospice in your area (State Hospice Organization).
- 8) Railroad Retiree benefits.
- 9) How to find out if you qualify for military benefits.
- 10) How do I get my durable medical equipment from an approved supplier?
- 11) And many others.....

So don't think you're at a dead end for answers! There are lots of people to help with just about any issue or problem when you just want to know where to go to get answers to resolve your question!

And remember you can always call us at American Retirement Advisors where we can always point you in the right direction! **602-281-3898** **We're here to help!**

## 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.*

### A Tale of Three Families

By David S. Edge

As we help folks with their financial planning for the next twenty years of their life, many clients are searching for certainty with their financial matters so that they don't have to worry about income and can focus on enjoying their retirement. One factor that our team at American Retirement Advisors always takes into consideration when creating the financial plan, is Long-Term Care (LTC) as part of the client's plan.

Most folks, about seventy percent (70%), make no plan for LTC and what they don't realize is that LTC is the number one reason people go bankrupt in retirement. Currently, only seven percent (7%) of folks make plans for LTC in mapping out their retirement years.

*“Long-Term Care is the #1 reason people go bankrupt in retirement!”*

We recently had three families that were working on their respective retirement plans. Surprisingly, they each came up with three different solutions to take care of their Long-Term Care needs.

**The first family** was very close knit and the client's two daughters were insistent that when the time came they would care for their parents whom they loved very much. Both daughters had large families and lots of help when the time came. Neither daughter could even think of putting their parents in a facility. So a simple contract was made that the daughters agreed to take care of the parents and in exchange the parents named the two daughters the executors of their estate to be divided equally when the parents were gone. There! They had a plan that didn't involve any policies or insurance companies.

**The second family** had a different scenario. The parents had done well with their savings for retirement and had adequate funds so that they could simply continue to pay a monthly policy fee which covered LTC should the need arise. Both parents agreed they didn't want to burden their adult children with taking care of them in the event of either parent requiring Long-Term Care. Issue solved!

**The third family** was looking for options as a LTC policy was a bit expensive for their retirement budget, yet they still recognized the need for an LTC policy as part of their retirement financial plan. *Our Advisors to the rescue!* We were able to find certain income-producing products where the principal investment was one hundred percent protected, the income from the product was one hundred percent guaranteed, and we were able to add riders to their investment vehicle that would cover LTC in the event it was needed. These products would simply double their income in the event of an LTC event. The riders were very reasonable and would fit into the couple's budget. Another alternative arrived at!

What everyone needs to prepare for is the worst, so be sure that in your retirement plan there is some protection and provision for LTC. There are multiple solutions to the issue as long as you have a knowledgeable team of folks to assist you in your planning.

So, did you make sure that there is a provision for LTC in your retirement plan? *If not*, give us a call at American Retirement Advisors. We are here to help!!!



**Continued from page 1 "Father's Day"**

We found ourselves seeking advice from Dad who had years of experience dealing with just about everything. We discovered that Dad could fix just about anything around the house! You probably found yourself calling often with a request something like this, "Dad, can you come over and fix ...?" or "Dad, what do you think I should do about ...?"

More fathers are spending time with their kids eating at least one meal a day with them, helping them with homework, and more and more fathers know what's going on with their kid's lives.\*

There are over 70,100,000 dads in America and 24,400,000 married dads with children under 18 in their household. There are 1,960,000 single fathers running their households with kids. And a new statistic that is growing is "Stay at Home Married Fathers" at 189,000.\*\*

So, reach out and give old Dad a hug or at least a phone call! Let him know he is special!

\*Fathers.com \*\* National Center for Fathering

**Continued from page 4 "Investor to do?"**

somewhat stable over the years. But with "Quantitative Easing, we have injected a monkey wrench into the engine.

As long as the government is printing money and the rates remain low... it appears that the Stock Market is now the only option for where to put your money. Alas, this is the bubble that everyone is concerned about. While it may not happen right now, there will be an adjustment. It is coming, we just don't know when, but we agree it will be a MAJOR adjustment.

Need help with educating and charting your personal course to protect your nest egg? Call US!

**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.*

- Rita B. was referred by Patty D. (?)*
- Shahnaz M. was referred by Dr. K. (?)*
- Jolene K. was referred by Mr. & Mrs. Murray W.*
- Mavis W. was referred by Jim P. (?)*
- Maryanne W. was referred by Darlene?*
- Peggy H. was referred by Carol R.*
- Susan C. was referred by Mr. & Mrs. Stephen C.*
- Melanie S. was referred by Mr. & Mrs. Gail C.*
- Elizabeth S. was referred by Mr. & Mrs. Rebecca T.*
- Mr. & Mrs. Kathryn G. was referred by David G.*
- Mr. & Mrs. Anne W. referred by Mr. & Mrs. Scott G.*

**If you are Patty D., Dr. K., Darlene ?, or Jim P.?**

**please send 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 1 "Press"**

tomorrow and begin to make a life. I think America is great.

# Call for Entries

American Retirement Advisors is looking for our next featured artist! A cocktail reception will kick off your one-man/one-woman show, beautifully displayed at our new office location. Featured works have included the photography of David Mowry, the Southwest art of Kenneth Sherman, and the lovely nature-inspired paintings of Judith Spitz.

Send your samples to [thea@ARA123.com](mailto:thea@ARA123.com)

## 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	Interest Rates	Websites
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### 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 7-1-2016

**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**

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

Duration	Institution	Yield to Maturity*
1 year	Synchrony Bank	1.25%
2 year	Synchrony Bank	1.45%
3 year	Alaska USA Credit Union	1.60%
4 year	Alaska USA Credit Union	1.74%
5 year	Alaska USA Credit Union	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.

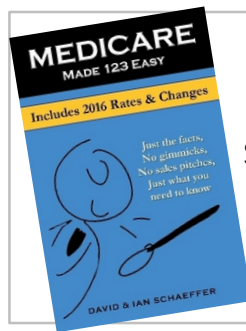
\*Source: BankRate.com 5-17-2016

### 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 5-17-2016



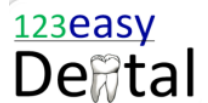
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Save 10% on Amazon.com

Use this shortcut  
<http://amzn.to/1Pw5884>



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www.123EasyLife.com



www.123EasyMedicare.com



www.123EasyRetire.com



www.123EasySocialSecurity.com



## Dads and Grads

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

### 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**

**Karen Blue**

Look for your gift card in the mail box.

- |                    |                 |
|--------------------|-----------------|
| 1. Bright Future   | 11. High School |
| 2. Congratulations | 12. Husband     |
| 3. College         | 13. Kids        |
| 4. Daddy           | 14. Man Cave    |
| 5. Diploma         | 15. Mentor      |
| 6. Father          | 16. Parent      |
| 7. Generations     | 17. Patriarch   |
| 8. Graduate        | 18. Pop         |
| 9. Grandfather     | 19. Poppa       |
| 10. Grandpa        | 20. Tie         |

## This Month's Quiz

### Question

What is the song most often played while graduates walk across the stage?

- A. "We are the Champions"
- B. "Pomp and Circumstance"
- C. "Graduation Day"

## Answers To Last Month's Quiz

### Question

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

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

### Answer

- C. Carnations

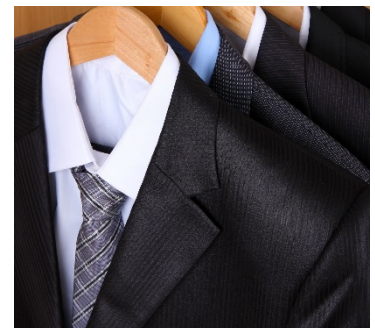
Send your answers to  
Judi@AmericanRetire.com

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

Congratulations to:

**Richard Nowak**

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**

#### **Glendale Public Library**

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85302  
Tuesday, July 12th  
10:30 a.m.

#### **Phoenix Public Library**

Agave Branch  
23550 N. 36<sup>th</sup> Ave.  
Glendale, AZ 85310  
Tuesday, July 12th  
1:30 p.m.

#### **Phoenix Public Library**

Desert Sage Branch  
7602 W. Encanto Blvd.  
Phoenix, AZ 85035  
Tuesday, July 12th  
1:30 p.m.

#### **Phoenix Public Library**

Burton Barr Branch  
1221 N. Central Ave.  
Phoenix, AZ 85004  
Tuesday, July 12th  
5:30 p.m.

#### **Peoria Public Library**

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Wednesday, July 13th  
5:30 p.m.

#### **Phoenix Public Library**

Saguaro Branch  
2808 N. 46<sup>th</sup> St.  
Phoenix, AZ 85008  
Wednesday, July 13th  
5:30 p.m.

#### **Glendale Public Library**

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

#### **Peoria Public Library**

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Friday, July 15th  
1:30 p.m.

#### **Scottsdale Public Library**

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Monday, July 18th  
5:30 p.m.

#### **Scottsdale Public Library**

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Tuesday, July 19th  
1:30 p.m.

#### **Make-A-Wish AZ**

Parsons House  
2901 N. 78<sup>th</sup> St.  
Scottsdale, AZ 85251  
Friday, July 22nd  
10:30 a.m.

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

(Next to the Tempe Main Library)  
655 E. Southern Ave.  
Tempe, AZ 85282  
Saturday, July 23rd  
10:30 a.m.

#### **Phoenix Public Library**

Yucca Branch  
5648 N. 15<sup>th</sup> Avenue  
Phoenix, AZ 85015  
Date: Call office  
Time: Call office

#### **University of Phoenix**

Northwest Campus  
2550 W. Union Hills Dr.  
#100 Phoenix, AZ 85027  
Date: Call office  
Time: Call office

#### **Rio Salado College**

Northern Campus  
1715 W. Northern Ave.  
Phoenix, AZ 85021  
Date: Call office  
Time: Call office

#### **Mesa Public Library**

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Date: Call office  
Time: Call office

#### **Mesa Public Library**

Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Date: Call office  
Time: Call office

#### **Chandler Public Library**

Sunset Branch  
4930 W. Ray Rd.  
Chandler, AZ 85226  
Date: Call office  
Time: Call office

#### **Tempe Public Library**

Main Branch  
3500 S. Rural Rd.  
Tempe, AZ 85282  
Date: Call office  
Time: Call office

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

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

# Informational Workshops

123easy  
**Social Security**

*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, July 12<sup>th</sup>**  
**5:30 p.m.**

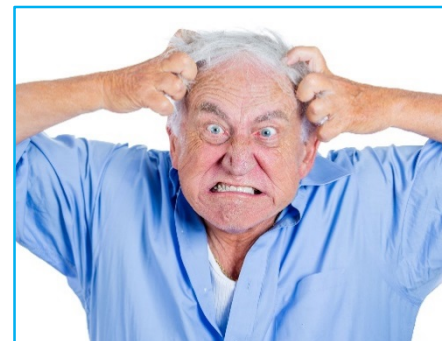
## Retirement Income Planning Workshop

### 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!

#### Scottsdale Public Library

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
**Tuesday, July 26<sup>th</sup>**  
**5:30 p.m.**

#### Glendale Public Library

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
**Thursday, July 28<sup>th</sup>**  
**5:30 p.m.**

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

**Don't miss your opportunity to see David P. Schaeffer in person.**

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