



“Don’t you love being on vacation and not knowing what day of the week it is?”

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\* \* \*

## Who will it be?

Survey says...

By David P. Schaeffer

If you look at the popular media and the polling, the democratic nominee has already won. If you look at the republican nominee, he should not have even made it to the convention. So much for the media and the pundits. The New York Times states on July 19<sup>th</sup> that Mrs. Clinton has 945 ways to win and Mr. Trump has 72 ways to win. Wow, that’s pretty amazing. I thought there was actually only one way to win.

In comes the Electoral College. Not what you were thinking, huh. Remember in grade school we were taught, one person one vote? That’s



just not how the presidential election works; never has actually.

According to the US House of Representatives: Established in Article II, Section 1 of the U.S. Constitution, the Electoral College is the formal body which elects the President and Vice President of the United States. Each state has as many "electors" in the Electoral College as it has Representatives and Senators in the United States Congress, and the District of Columbia has three electors. When voters go to the polls in a Presidential election, they actually are voting for the slate of electors vowing to cast their ballots for that ticket in the Electoral College.”

<http://history.house.gov/Institution/Electoral-College/Electoral-College/>

Four times, a president was elected contrary to the popular vote. Four times, a candidate has won the popular vote and

*Continued on page 2*

## End of Summer Dog Days!



By David S. Edge

While we still have a few more months of hot weather it’s time to get the kids ready for back to school or maybe get in that last week of vacation before Fall. Regardless of what’s on your agenda, August is either a remorseful month (kids crap! School starts) or it’s exciting (yea! School starts!). Either way, August signals the start of **Fall** or end of summer.

August has lots of holidays in it, and while some are minor, most years everyone looks forward to the major one, Labor Day. But sometimes, like this year, it falls into September.

Other August holidays; International Left Handers Day, International Beer Day, International Youth Day, National Sister Day, and the big one **National Dog Day**.

Some of you may not know “National Dog Day” but it’s become a rallying cry to help our furry four-legged friends. Statistics reveal that there are 3.9 million dogs that are in shelters at any given time. Only 35% get adopted, 26% are returned to owners, and, sadly, 31% are euthanized (1.2 million dogs per year).

According to the American Humane Society, the most common reason (29%) for folks to have to give up their dog is place of residence won’t allow animals. It is also estimated that there are approximately 13,600 animal shelters in the USA. That’s a lot of helping hands and volunteers!

*Continued on page 4*

*“Providing financial certainty is our mission.*

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

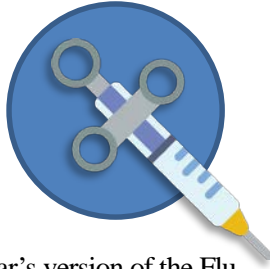
**David P. Schaeffer**



## Health Tip of the Month

### Back to School Shots!

By David S. Edge



As adults, we don't really need to worry about "Back to School" shots, except for this year's version of the Flu shot, which is free via our Medicare Part "B".

In addition to our annual Flu shot, we wouldn't want a small cut from something rusty to make us sick, so make sure that your Tetanus shot is also up to date!

If you travel on a regular basis there are other routine vaccinations that include Measles, Mumps, Rubella (MMR), Diphtheria-Tetanus-Pertussis, Varicella (chickenpox) and Polio.

Let's say you're finally taking that dream trip to Africa! In addition to your routine vaccinations add this to the list in order to ensure your safety: Hepatitis A&B, Typhoid, Malaria, Meningitis, Rabies, and Yellow Fever.

Egypt? You can skip the Malaria and Meningitis vaccines.

Point is, do your homework before you travel! Even if it's just down to the mailbox!

So whether it's a global trip or you have exposure to kids of all ages, let's keep safe and make sure we keep our vaccines up to date!

*\*Center for Disease Control and Prevention  
wwwnc.cdc.gov*

## Continued from page 1 "Who ..."

lost the election: Andrew Jackson in 1824 (to John Quincy Adams); Samuel Tilden in 1876 (to Rutherford B. Hayes); Grover Cleveland in 1888 (to Benjamin Harrison); Al Gore in 2000 (to George W. Bush).

So how does one actually win the Presidential election?

The archive for the US House of Representatives states: "Most states require that all electoral votes go to the candidate who receives the majority in that state. After state election officials certify the popular vote of each state, the winning slate of electors meet in the state capital and cast two ballots, one for Vice

President and one for President. Electors cannot vote for a Presidential and Vice Presidential candidate who both hail from an elector's home state." But that does not mean that's the way the electors will vote. "Very rarely have electors voted for someone other than for whom they pledged. "Faithless Electors" have never decided a Presidency."

Confused? Me too! Is our system flawed? Probably. Does it provide for the fairest system of election? Probably. Do we the people actually have any idea what the person elected to the most powerful office on our planet will do once elected? Probably not.

## What's Your Game Plan?



**There are many elements to your Retirement Planning. Some would say including a trust is a must. A revocable living trust can avoid probate and minimize or eliminate taxes. Everyone has unique needs.**

**Control of your life-long savings.** You specify the terms of a trust. By designating when and to whom distributions may be made, you remain in control of your assets even after you pass away. You specify who gets what and when they may receive your gifts.

**Protection of your legacy.** Careful and thoughtful legacy planning can protect your estate from your heirs' creditors or from beneficiaries who may not be adept at money management.

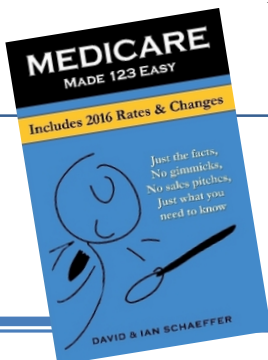
**Privacy.** Probate is a matter of public record; a trust may allow assets to avoid the public probate process and remain private.

**Savings.** The cost of probate is twofold; one, the money paid to attorneys and the state can amount to as much as 10% of the estate value for a simple, uncontested process, and, two, probate may take as long as 18-24 months. Think of the cost of maintaining your home, unoccupied for 24 months. Your heirs will need to continue to pay for those expenses until they can rent, sell or occupy the property.

**Avoid the entire mess by calling today!**

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## Why Am I Me?

**Good Bones!** During holiday weekends many of us decide to get a household or home improvement project completed with those three-day weekends. It's part of being a proud homeowner. Sometimes the project is out of necessity, and other times it's just a nice small upgrade you decide to do yourself.

As with anything, there is a certain amount of planning and/or budgeting for the project of time, labor, and materials. Before starting a task we all think, "Can I get this done by myself?" There are several home improvement shows on TV and they all make it look so easy! But as with anything, it's your frame of mind, will-power, and expertise that makes the difference in tackling a task.

Over the years we've all performed these improvement projects and, I'll bet with mixed results, but the successes and the failures that we learned from, makes you...you!

My wife always pokes a bit of fun at me and calls me "Three Trips". What she is jokingly referring to, is that it usually takes me three trips to the hardware store to complete any project around the house. If she isn't calling me three trips, it's the other name "Tim". Remember the show "Home Improvement"?

Well this past holiday weekend I decided to repair my metal and wood gates to my yard. The wood boards were rotten and pretty sad looking. I figured it would take me just one good day to get the project done. So, early in the morning I started.

Removing the old boards from the metal gate frame was easy as they were almost ready to fall off anyway. Thirty minutes flat, step one was complete. Next was to inspect the metal gate to ensure they didn't need replaced or weren't rusted out. Upon inspection, the frame was in great shape. Terrific!

All I needed now was to sand down the metal (three hours), prime the metal (one hour), paint the gates (one hour), and let them dry. Yeah, I took that time to eat lunch and refurbish my electrolytes as it was nearing 110 degrees by early afternoon (got to stay hydrated!). Last step was installing the new planks (two hours). Ta-Da! Project completed! And best yet, only one trip to the hardware store! Good planning helped!

In reviewing the project, I realized that one thing I had in my favor was "good bones". If the metal was rusted out I would have had to purchase brand new metal gates and then I would have needed to call in a professional for the entire project. But by painting the frame every few years I had protected the metal from rust.

Where's this all going? Well just like my gates, you have to decide to have a self-improvement project on your retirement. Some of this you can do on your own, but you need "Good Bones". Many times when we are assisting folks with their retirement plan we look at all aspects of retirement so you only have to take on the project one time to have a complete retirement package. During this process we discover that a client has some things they didn't know they had or features in some investment they weren't aware of, that are often in their favor. Do you have hidden value in your pile of stuff somewhere you don't know about? Maybe there's just a little rust on top and it just needs some prep and new coat paint?

One last thing is that regular maintenance with your retirement plan can keep it from rusting out! So whether you just need some help reviewing, or a complete planning project, give us a call, we're here to help!

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**David S. Edge**

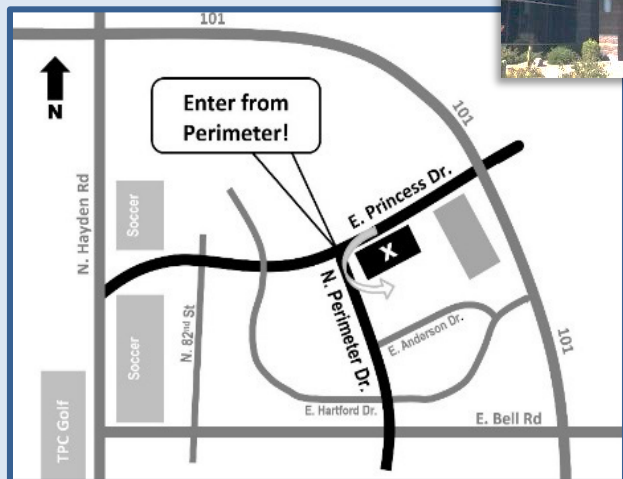
VP. of "Home Improvements"  
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retirement lifestyle!



## Map to our NEW Scottsdale Office

8501 E. Princess Drive # 210  
Scottsdale, AZ 85255

**602-281-3898**



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

### Continued from page 1 "Dog Days"

How can you help? Visit a shelter and adopt a dog! Chances are there is a warm fuzzy guy or gal just looking for you to help you have a more fun filled life! Most shelters spay or neuter before you adopt so no worries on that point. Volunteer at a local shelter as they are always looking for help! Walking, feeding, playing, and medical services are just some of the things you can help with at your local shelter.

Another group is the United States War Dog Association. This group assists retired and injured War Dogs who have gallantly served their country in war zones. They need folks who are willing to care for these four-legged heroes! Contact them at <http://chapter1.uswardogs.org>

After 15,000 years of humans and dogs being together, dogs are still the number one animal companion in the good old USA. Sorry Cat people, you are number two. Hamsters come in at number three, then fish, and then mice round out the top five.

So if you're lonely, looking for a very forgiving friend, and someone who will return your love unconditionally, believe me, there's a dog out there looking for you as a perfect companion!



-Bow-Wow!

## Financial Tip of the Month

### Financial Check-Up?

By David S. Edge

We know that we should or hopefully already have our financial house in order for retirement. Here's a list of must haves for that retirement check-list!

- 1) **Healthcare.** Without your health coverage, it doesn't matter how much you have or are going to get during your retirement years. Healthcare is the #1 cause of bankruptcy in retirement. Plan carefully which Medicare plan will be best for you. Remember there are dozens of options for Medicare Advantage and Medigap plans as well as Part D drug plans. Get professional help! Also, how have you prepared for Long-Term Care if it becomes necessary? 70% of American's will need Long-Term Care and only about 7% have planned for it.
- 2) **Have a hard time saving?** Get your income on an automatic savings deduction that pays savings first. If you don't see it or have it, you will be less likely to spend it.
- 3) **Debt?** Many of us tend to let our credit cards get out of control occasionally. A great rule of thumb is to select the credit card with the highest balance and focus all extra income on that one card until it's paid in full. Then choose the next card. Make the minimum payments on all cards and put all the extra money towards quickly paying off one card at a time.
- 4) **Check your Credit Report!** This should be done a minimum of once a year, and the more you use credit cards the more often you should check your accounts via a phone call to customer service or check online. With Identity Theft as an ever-increasing risk, this is critical for your financial wellbeing. Also check for misinformation about payment records. Are you paying on time? Your credit report should reflect this.
- 5) **Fees on Investments?** Read your statements when they come in. If you don't understand the statement, get assistance from a professional. You will be shocked at the fees that are sometimes charged by the Broker House or the accounts themselves for maintenance fees. These can be in the 2-5% range, especially with Mutual Funds. These fees are charged if you make money or not! Check with your planner as there are 100's of retirement products that charge no fees except for tax reporting.

Continued on page 7

## Medicare Minute-

### Deadly Accidental Overdoses

By David S. Edge

More and more retired and elderly are accidentally overdosing on their prescribed medications. Sometimes it's as simple as forgetting you took your meds and taking them a second time accidentally. Some even think that they can just double what the doctor ordered and they will get better faster.

Point is you need to take your medications in moderation as the doctor prescribed. Sometimes it's adult children watching a parent and you need to know **what** they are on and **when** they are supposed to be taking their medications.

At American Retirement Advisors we call it **B-SMART** with your medications.

**Be** Aware; has the person you are assisting ever been on medications before? Have they ever been addicted in the past to anything such as food, drugs, cigarettes, or alcohol? This could be an indication they have the type of personality that leads to addiction. When reviewing their prescription check the bottles to see if they are filling their meds at multiple pharmacies. This could be an indication that they are secretly getting extra meds to either take themselves, or sell for cash. Know what they are taking and why.

**See**; observe what the person is doing while on the medications. Do they seem to do *better* when taking the medication? Are they *worse* when taking the meds? Are they increasing their intake because they don't think the drug is working fast enough? Are they out of character when off or on the medications? Seeing is believing!

**Monitor**; ensure you know doctor visit schedules and dates. If you can't go with the person make sure somebody does, especially if you suspect abuse of medications. Remember, the most important thing when you delegate, *follow up!*

**Ask**; engage the person you are concerned about. Ask questions about how they are feeling but don't be afraid to gently discuss medication they are taking if you suspect abuse. Regularly review their meds with them to ensure they know why they are taking the particular medication. How are they feeling in general?

**Records**; Make a list of medications, doctors, appointments, anything that can help you track what and when your loved one is doing with their healthcare. Make a simple diary for records, but again, follow up. Check the bedside stand, medicine cabinet and match up what you know the doctor prescribed against the items you find. Keep in mind that any alcohol they take on a regular basis can affect the medications they are taking. Be concerned if you see a sudden increase in wine, beer or hard liquor intake. Over the counter vitamins, or health food supplements can also affect a loved one if taken to excess.

**Talk to providers**; While talking to your loved one's doctors can be legally tricky at times, accompany them to the doctors checkups so that doctors and staff are used to seeing you and know that it's OK for you to be there with the patient. If you suspect that your loved one is developing mental capacity issues discuss with them frankly about getting a Power of Attorney medical authorization so that, in the event, you can legally assist them with their medical conditions.

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## Success Story of the Month

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

### Eliminate Fees!

By David S. Edge

Rowan and Linda were reviewing their retirement funds when they both got disgusted with their meager earnings and the constant up and down of the market affecting their retirement funds.

“Look at all these fees were paying!” exclaimed Linda as she poured through the detailed printouts of their quarterly statements. “They’re anywhere from 2%-5%, and we are paying even if the fund loses money!” she shouted. “Well, there has to be a better way.” he replied back to his wife of 37 years. “We are spending thousands of dollars in fees every year and it doesn’t look like we are getting anywhere!”

While they had saved money after putting the kids through college, and had made good use of their 401K contributions at their jobs, they still had to keep an eye on the monthly budget to make sure they didn’t run out of money before they ran out of life.

They had recently been to their financial planner who they had for years, but it seemed that all he could recommend was to double down on their current investment vehicles. But the results were just not what the couple wanted them to be.

Later that evening they were at a good friend’s house enjoying a game of cards, where the ladies were outscoring the boys. The conversation casually turned to their retirement dilemma. Their friends of many years, Larry and Judy, let them know very quickly that they had no such issues with their retirement funds as they had investment vehicles that were not tied to the stock market and most of them were fee free. This got Linda’s attention very quickly as this was the exact topic she and Rowan had discussed earlier in the day.

Their friends explained that Linda and Rowan were still using an accumulation model which was OK from age 20 to approximately 55 or 60, but that once you get close to retirement you need a preservation and distribution model.

Accumulation that takes place over a long period of years is fine, but once you are no longer getting a paycheck, you have no way of replacing lost principal money in your accounts. Judy also advised that Linda and Rowan needed to review how many of their retirement accounts were still exposed to the stock market ups and downs, because almost none of Larry and Judy’s funds were.

Larry continued, “What would happen if the stock market has another incident like 2001 or 2008? Can you stand to lose 25-35% of your retirement savings?” As the conversation extended through some dessert, Larry recommended that they make an appointment with their team at American Retirement Advisors to review an alternative plan.

Well, it’s been a year since Linda and Rowan have become clients and they could not be happier with the results that were recommended and put into place for them. “No more Fees” stated Linda. “No more losses every time the market has a hiccup” said Rowan at a recent annual review of their plan.

Are you tired of excess fees and losses every time the market has an up or down week? Or maybe there was a BREXIT incident somewhere in the world that affected our USA market investments with losses? Let us help you sleep better at night and review what your retirement could be.

**Remember, at American Retirement Advisors whether you have big or small funds, we’re here to help everyone!™**  
**Call us!**



## Continued from page 4 "Financial Check-Up"

- 6) **Thinking about paying off Stuff?** Many folks think to themselves that they need to minimize their monthly expenses by taking a large chunk of their retirement savings or 401K money to pay off the car or house or other debt. This is not the way to handle this, as during retirement years it's all about **cash flow**. Think of it this way, if you can get a 0% car loan for 60 months, you are using someone else's money to finance your car purchase. That money is costing you nothing. If your retirement money can make you 3-6% in income, use that income to pay the car payment and at the end when the car is paid off you still have your principal money to make more income. Got it?
- 7) **Budget?** Most of us realize we can't just go on spending money nilly-willy in retirement. Therefore a certain amount of restraint must be put into place. What is your *have-to*? Versus the *nice-to*? Budget out monthly expenditures based on current use. Maybe there are expenses you incurred while you were working that you won't have in retirement. Extra gas to and from work? Maybe you are not going to drive as much. Or maybe you no longer need two cars? Cleaning bills? Maybe you don't need that uniform or dress/suit cleaning bill while you were working. Take a fresh look at what your expenses will be versus what they were while working. There's savings to be had and that money in the working year's budget can be put to use somewhere else in retirement years. Do you have grown kids that you are **still** supporting? You may need to learn that **"No"** is an answer. It's time that you need to be looking out for you.

### So there you have our list of the seven virtues of retirement checklist!

*Need help? Remember at American Retirement Advisors, we are always here to assist you with any aspect of your retirement needs! 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.*

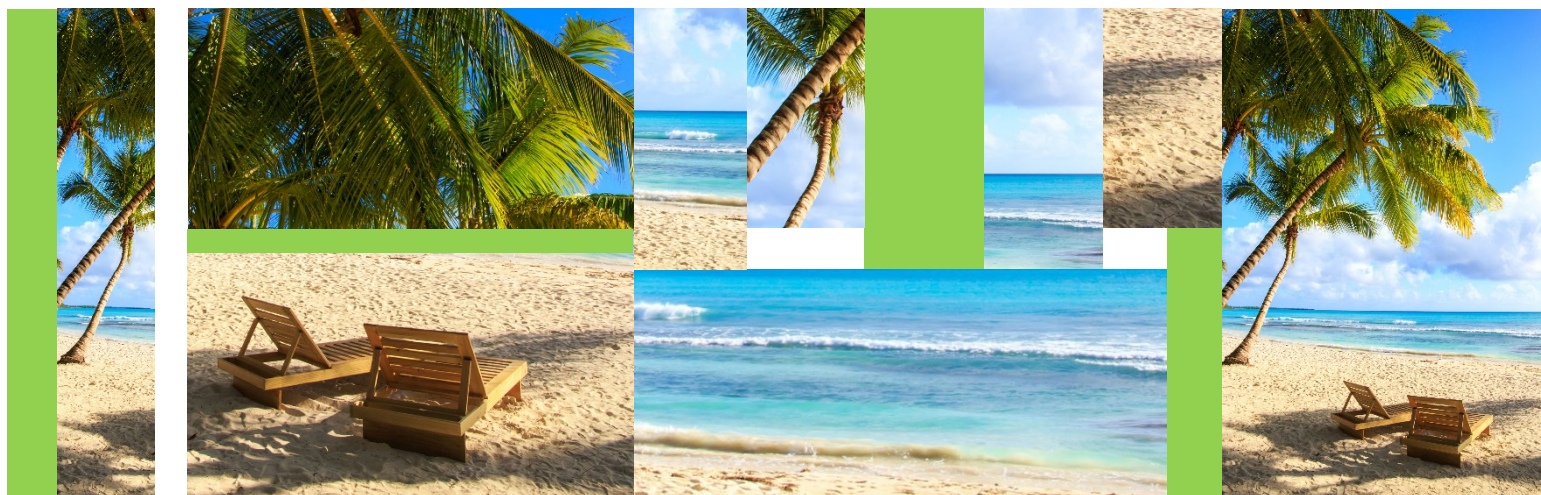
*Mr. & Mrs. Ken G. referred Alex A.  
Mr. & Mrs. Ron S. referred Mr. & Mrs. Billy A.  
Ms. Susan F. referred John F.  
Mr. & Mrs. Beth W. referred Mr. & Mrs. Greg F.  
Mrs. & Mrs. Trish W. referred Mr. & Mrs. Deborah G.  
Nancy L. referred Bernadette J.  
Louise O. referred Stanley M.  
James V. referred Glen M.  
Michelle C. referred Jan M.  
Mr. & Mrs. Tom S. referred Mr. & Mrs. Teresa N.  
Mr. & Mrs. Susan S. referred George P.  
Mr. & Mrs. Richard C. referred Mr. & Mrs. Rex P.  
Mr. & Mrs. Don K referred Barb P.  
Anthony F. referred Jean S.  
Greg F. referred Mr. & Mrs. Phillip T.  
Mr. & Mrs. Dana P. referred Janet V. & Mike K.  
Frank B. referred Mr. & Mrs. Violet Z.*

*If you are Julie or Sean,  
please email [Judi@AmericanRetire.com](mailto:Judi@AmericanRetire.com)  
Julie ?, Cave Creek, referred Ms. Carol H.  
Sean W., (?) referred Pamela McM.*

## We appreciate your referrals!

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

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



## Our Advisors, Planners and Partners.



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



Dianna Harbaugh is one of the most caring advisors you may ever meet. 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 trades. 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.

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! Leaving Legacies is just the beginning of the caring service she provides.

Nancy Monaco is the 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!



*"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**



Thea Schaeffer has 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!

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	Bankers Fidelity	153.00
Female	66	F	Bankers Fidelity	136.61
Male	66	G	American Continental	123.45
Female	66	G	American Continental	107.46
Male	66	N	American Continental	105.87
Female	66	N	American Continental	92.05
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 are fraternal organizations, service organizations and carriers with ratings below B.  
\*Source: CSG Actuarial effective dates 9-1-2016

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### Medicare Advantage Plans

There are over 37 Medicare Advantage plans in Arizona. *How will you choose?*

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### Interest Rates

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

Duration	Institution	Yield to Maturity*
1 year	E-Loan	1.26%
2 year	E-Loan	1.50%
3 year	Silvergate	1.66%
4 year	Nationwide Bank	1.76%
5 year	Colorado Federal	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.

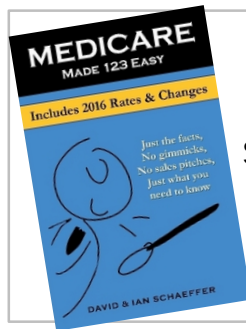
\*Source: BankRate.com 7-21-2016

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

Duration	Institution	Yield to Maturity*
1 year	Not currently offered	
2 year	Not currently offered	
3 year	North American Company	1.7%
4 year	North American Company	1.9%
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 7-21-2016



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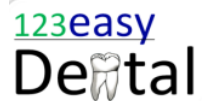
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### Websites



www.AmericanRetire.com



www.123EasyDental.com



www.123EasyHi.com



www.123EasyLife.com



www.123EasyMedicare.com



www.123EasyRetire.com



www.123EasySocialSecurity.com



## A Little R & R

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

### *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**

**Linda Guerette**

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

- |                  |                |
|------------------|----------------|
| 1. Cruise        | 11. Sand       |
| 2. Passport      | 12. Sunscreen  |
| 3. Travel        | 13. Food       |
| 4. Family        | 14. Wine       |
| 5. Friends       | 15. Dancing    |
| 6. Europe        | 16. Rest       |
| 7. Mediterranean | 17. Relaxation |
| 8. Africa        | 18. Reading    |
| 9. Egypt         | 19. Playing    |
| 10. Sun          | 20. Vacation   |

## *This Month's Quiz*

### Question

What is the highest recorded temperature in Phoenix, Arizona?

- A. 122°
- B. 16°
- C. 119°

### *Answers To Last Month's Quiz*

### Question

What national park is not on the Top10 list for 2016?

- A. Grand Teton
- B. Mammoth Cave
- C. Death Valley

### Answer

- C. Death Valley

*Send your answers to  
Judi@AmericanRetire.com*

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

*Congratulations to:*

**Kirk Fergus**

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



# Medicare *Informational* Workshops

## 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

Juniper Branch  
1825 W. Union Hills Dr.  
Phoenix, AZ 85027  
Monday, August 1st  
1:30 p.m.

#### Anthem Community

Anthem Civic Building  
3701 W. Anthem Way  
Anthem, AZ 85086  
Monday, August 1st  
5:30 p.m.

#### Peoria Public Library

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Tuesday, August 2nd  
1:30 p.m.

#### Phoenix Public Library

Desert Sage Branch  
7602 W. Encanto Blvd.  
Phoenix, AZ 85035  
Tuesday, August 2nd  
5:30 p.m.

#### Phoenix Public Library

Desert Sage Branch  
7602 W. Encanto Blvd.  
Phoenix, AZ 85035  
Wednesday, August 3rd  
1:30 p.m. (English & Spanish)

#### Glendale Public Library

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85302  
Wednesday, August 3rd  
5:30 p.m.

#### Phoenix Public Library

Yucca Branch  
5648 N. 15<sup>th</sup> Avenue  
Phoenix, AZ 85015  
Thursday, August 4th  
1:30 p.m.

#### Glendale Public Library

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Thursday, August 4th  
1:30 p.m.

#### University of Phoenix

Northwest Campus  
2550 W. Union Hills Dr.  
#100 Phoenix, AZ 85027  
Thursday, August 4th  
5:30 p.m.

#### Peoria Public Library

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Friday, August 5th  
10:30 a.m.

#### Phoenix Public Library

Burton Barr Branch  
1221 N. Central Ave.  
Phoenix, AZ 85004  
Friday, August 5<sup>th</sup>  
1:30 p.m.

#### Phoenix Public Library

Saguaro Branch  
2808 N. 46<sup>th</sup> St.  
Phoenix, AZ 85008  
Saturday, August 6<sup>th</sup>  
10:30 a.m.

#### Chandler Public Library

Sunset Branch  
4930 W. Ray Rd.  
Chandler, AZ 85226  
Monday, August 8th  
5:30 p.m.

#### Phoenix Public Library

Mesquite Branch  
4525 E. Paradise Village Pky N.  
Phoenix, AZ 85032  
Tuesday, August 9th  
1:30 p.m.

#### Mesa Public Library

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Tuesday, August 9th  
5:30 p.m.

#### Scottsdale Public Library

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Wednesday, August 10th  
5:30 p.m.

#### Mesa Public Library

Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Thursday, August 11th  
1:30 p.m.

#### Phoenix Public Library

Mesquite Branch  
4525 E. Paradise Village Pky N.  
Phoenix, AZ 85032  
Thursday, August 11th  
5:30 p.m.

#### Phoenix Public Library

Ironwood Branch  
4333 E. Chandler Blvd.  
Phoenix, AZ 85048  
Thursday, August 11th  
5:30 p.m.

#### Scottsdale Public Library

Mustang Branch  
10101 N. 90<sup>th</sup> St  
Scottsdale, AZ 85258  
Friday, August 12th  
10:30 a.m.

#### Pvle Adult Recreation Center

(Next to the Tempe Main Library)  
655 E. Southern Ave.  
Tempe, AZ 85282  
Friday, August 12th  
1:30 p.m.

#### Mesa Public Library

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Saturday, August 13th  
10:30 a.m.

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

**Or call 602-281-3898 for your FREE SEATS!**

# Informational

# Workshops

123easy

## Social Security



*Learn how to maximize your benefits!*

Did you know for married couples there are...

- 5 Social Security Strategies
- 81 Age Combinations
- 405 Sets of Calculations

### 40-Minute Presentation

Everything you need to know about Social Security

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

**Tuesday, August 16<sup>th</sup>**  
**at 5:30 p.m.**

## ANNUITY WORKSHOP



**Are annuities a good choice for retirees?**

Probate Free? Guaranteed? Tax Deferred?  
Come see if they actually belong in your portfolio.

**FREE SEMINAR WITH COMPLIMENTARY LUNCH!**

### Maggiano's Little Italy

16405 N. Scottsdale Rd.  
Scottsdale, AZ 85254  
**Monday, August 15<sup>th</sup>**  
**11:00 a.m.**



# “I Hate Losing Money & Paying Fees, Don't You?”

## Attend this FREE workshop

- Learn how to insulate your savings from market corrections
- Reduce risk and eliminate guesswork about your income
  - Learn how to not run out of money
- Learn how you can reduce or eliminate management fees

### 1.5 hour Interactive Workshop

Income planning for as long as you need it!

## Dates and Locations

### Glendale Public Library

Main Branch

5959 W. Brown St.

Glendale, AZ 85302

**Wednesday, August 17<sup>th</sup>**

**5:30 p.m.**

### Scottsdale Public Library

Mustang Branch

10101 N. 90<sup>th</sup> St.

Scottsdale, AZ 85258

**Thursday, August 18<sup>th</sup>**

**5:30 p.m.**

## Retirement Income Planning Workshop

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