



We give thanks for all life has to offer!

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## It's the Home Stretch!

By David P. Schaeffer

The election is finally here. Who knows who will win? Not sure anyone can agree. Some folks may just vote for “none of the above”.

For our clients, retired or approaching retirement, concerns about Medicare and Money seem to be the root of all conversation.

Let's discuss Medicare. Medicare changes take place over a period of years, not months. Plans for the next year are submitted for approvals in May the year before they go into effect. Company acquisitions and mergers take a year or two, or more, to become reality. The proposal of a federal budget takes months to discuss, months to commit to paper, then months to vote upon. In other words, whoever is in office will have little influence over the cost of Medicare plans, who offers the Medicare plans, and how we will use and experience the plans.

The Affordable Care Act is another story. For those under the age of 65, not covered by state aid (welfare) and not on an employee or retiree group plan in Maricopa County, Arizona, will be difficult at best. Today, the day I'm writing this article, there appears to be only two insurance companies that will offer individual health insurance outside of the healthcare.gov exchange (no subsidy), and no plans available on the exchange (with a federal subsidy). Arizona's largest insurer is not who you think. 1.8 million people are insured by the state of Arizona's Medicaid program called AHCCCS. What about the rest of us? Many have employee and retiree group coverage, but the rest of us need to purchase individual and family plans. The choices look to be either very expensive, high-deductible plans for the two national carriers or perhaps a faith-based health ministry. 2017 will be the first year we will be advocating considering an “Affordable Care

*Continued on page 2*

## Be Thankful. The Cornucopia.

By David S. Edge

What the heck is a cornucopia, and where did it come from so that I should be thankful for it? The cornucopia has long been an expression of wealth, fertility, and ample food supplies. But where did it originate and why is it in such worldwide use to use as a symbol of thanks?

The basics are that the word originated from Roman days in Latin as *Cornu* (horn) *Copiae* (abundance plenty). As a symbol, a cornucopia is typically depicted as a horn-shaped receptacle overflowing with vegetables, fruit, grains, and even flowers. The receptacle historically could be an actual large horn from an animal, a woven basket in the shape of a horn, and even a hollowed-out gourd. It just depends on what local popular depiction is used in your society. Today's horns can be made of practically anything including metal and even plastic, but for the most part we still see the traditional wicker baskets in the shape of the horn.

The word cornucopia entered into the English dictionary in 1508 and has spread worldwide in modern times from there. But it originated from? There are two popular stories in ancient Greek mythology.

The first is when Amalthea was a goat who found and raised Zeus from infancy while hiding him in the mountains in Crete from his father Cronos (or Kronos, also known as the “God of time”). The mother goat nursed and protected Zeus until he became a

*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

### Great American Smoke-Out



By David S. Edge

This year's smoke-out event is being held on November 17<sup>th</sup>! So any of you smokers out there that are thinking about finally kicking the habit, now's the time! There is also a World event called World No Tobacco Day that occurs every May 31!

If you already have a **Medicare Advantage** plan or even just regular **Medicare A&B**, there are many programs that will assist you in your efforts to be rid of a nasty habit for good!

With just regular Medicare A&B, you are covered to see a regular medical doctor who specializes in smoke cessation. You can have up to 8 face-to-face sessions a year. As long as the doctor is a Medicare Provider and accepts assignment, there is no charge. Your doctor may recommend additional services or providers that are not covered. Discuss costs for these services in advance as you may be responsible for the additional charges.

Many of the Medicare Advantage plans have additional services for small co-pays. Check your plan benefits to find out details.

### What happens when I quit smoking you might ask?

-Just after 24 hours of quitting smoking your lungs start to clear and begin the healing process.

-Within 48 hours your taste and smell improve.

-After just 3 days breathing is easier and your energy will increase.

-After week 2 your blood circulation improves. (Guys, this helps with sex drive).

-Over the next 3 to 9 months your lungs will be healthy.

-In 5 years your risk of heart attack is 50% better than a smoker.

-In just 10 years after quitting your risk of lung cancer is 50% better than a smoker.

If you are a smoker you are exposing your loved ones to second-hand smoke. Are you smoking while watching the grand kids? You might as well hand them an extra cigarette to smoke right along with you.

Besides cold turkey, there are patches, gum, smokeless vapor, hypnotherapy, and many more. The point is there are lots of alternatives to assist you in quitting the coffin nail habit!

*\*Yorkshire Smokefree*

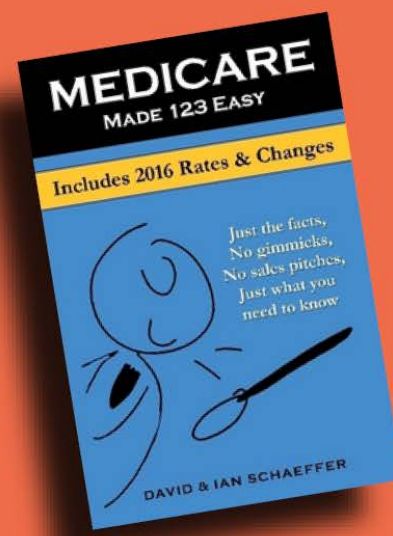
### Continued from page 1 "Home Stretch"

Act" compliant non-insurance alternative. This year we may not have any choice.

As for money. Interest rates remain at all-time lows. The markets are more volatile than ever before; while gains are possible the risks are predicted larger than the predicted rewards. Our clients are protected from the majority of market volatility due to our planning process and financial vehicle selection, but the folks that we haven't yet helped... markets will remain turbulent.

No matter who wins, we will continue diligently researching every option for our clients, continually exceeding every measure of fiduciary standard and protecting our clients from the harmful effects of misinformation and market turbulence.

# Medicare Made 123 Easy!



The 2016 edition is going fast! If you are new to Medicare, or just need a refresher during AEP, get your copy of the best-selling book on Medicare; **Medicare Made 123 Easy** today!

Available on Amazon.com  
Lulu.com  
Barnesandnoble.com

On the shelves at Changing Hands Bookstore/Phoenix



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

# SPECIAL REPORT

## Medicare Annual Election Period

You can change the plans below from October 15<sup>th</sup> to December 7<sup>th</sup> for a January 1 start date.

If you have an all-in-one plan you probably have a Medicare Advantage Plan.

### Medicare Advantage Plans

Questions to ask:

1. Is your plan renewing for next year?
2. Are your doctors still in the network?
3. Are your prescriptions still covered?
4. Are the total costs for the year including: Premium + Deductible + Co-pays acceptable?

If you have a Medicare Supplement (Medigap Plans A-N) you should review your Part D Prescription Drug Plan.

### Part D Prescription Drug Plan

Questions to ask:

1. Is your plan renewing for next year?
2. Are your prescriptions still covered?
3. Are the total costs for the year including: Premium + Deductible + Co-pays acceptable?

**IF YOUR ANSWER IS "YES" TO ALL THE QUESTIONS**

**Do nothing. Your plan will automatically renew.**

**IF YOUR ANSWER IS "NO" TO ANY OF THE QUESTIONS**

**It's time to find a new plan.**

**Look for your AEP email, or visit [www.123EasyAEP.com](http://www.123EasyAEP.com)**

**so we may begin the research on your behalf!**

## A Pet trust?

By David S. Edge

Sometimes we have a furry friend that we want taken care of if something happens to us. Many of these pets have become close family members and we want their welfare cared for, after we're gone.

You can have a **Pet Trust** just as a stand-alone, or incorporate the Pet Trust as part of your overall Trust. There is a short list of considerations:



- 1) First of all, who do you want to select to look after your pet? This should be someone who is already familiar with your pet and your pet knows and trusts. This will help with the transition when and if your pet needs a new caregiver.
- 2) Keep in mind that the trustee of your Trust does not have to be the designated person to take care of your pet. You can have a trustee and a custodian for the pet.
- 3) You can have your pet in a current Trust or named in your Trust after you pass.
- 4) As long as your Trust is in order, you need not file with any court. The court will only get involved if someone of interest requests the Court intervention.
- 5) You will be the sole person to decide how much money to set aside for the care of your pet. No minimum or maximum is required.
- 6) Yes, you can name a charity to look after your pet if need be. An organization such as your local Humane Society chapter or some other charity can look after the pet. This is a consideration if you think there will be a conflict of interest with the trustee, in that they might skimp on the care in order to keep more money for the Trust beneficiaries.
- 7) You will want to be specific about the budgeting of the care of your pet. Things such as food, veterinary care, a safe environment, and even pain management or a Do Not Resuscitate (DOR) for your pet.

Costs for providing a Trust for your pet can vary and/or be included in your original Trust expense. **Call Trudy to make your appointment TODAY! Some things are too important to put off.**



# WE ARE GRATEFUL!

## Thank you to all of our wonderful clients. Happy Thanksgiving!



### *Continued from page 1 "Cornucopia"*

powerful God. One day while playing with Amalthea, Zeus accidentally broke one of her horns and in dismay he promised to always keep it filled with good things for her to eat with eternal abundance. She would never go hungry.

The second story is that Hercules was battling Achelous (the God of the river). Achelous had the gift of turning himself into any animal and did so by turning himself into a bull while fighting Hercules. During the fight, Hercules broke off one of Achelous's horns thus defeating him and made him return to the river. Hercules then filled the horn with fruits and flowers and presented it to his wedding bride Deianira.

So no matter the origin, the Cornucopia has become a symbol of Thanksgiving in the U.S.A. and represents the goodness, charity, wealth, and food that we are blessed with. ***So be thankful!***

## Why Am I Me?

### Expressing Yourself



How we communicate with folks is something we all learned while growing up. If you had outgoing parents, you might have picked up that style. If your parents were more reserved and calm, you might have a more calm communication style. As we were growing up, however, we were exposed to various styles of talking and expressing ourselves, and all those folks that you were exposed to, helped form your personal style of expression and made you, well....you!

Maybe you had that one teacher who was always calm no matter what was going on around them in the classroom or school. And then there was that one teacher who was always dramatic and emotional who was almost like a performer and was considered exciting by his or her pupils. Point is, being exposed to these various styles of presentation impacted how you personally developed your style of communication.

Growing up with a twin we could not have been more different. While I was a bundle of nervous energy and was the class clown, he was more quiet and reserved. I was always considered the loud one and more often than not was the spokesman for the both of us. What happened? What made us so different in our styles of communication and expression? I have to believe that there was a slight issue in our gene's somewhere. And the fact that our local school system had the practice of separating siblings or twins into different homeroom and class schedules so that we could not influence each other and could develop our own circle of friends and class mates as well as teacher relationships all on our own. This is where I think a big difference occurred in our styles.

So who impacted you or who did you try to imitate with your style of communication while growing up? I had a teenage pal who moved to the USA after spending his first 10 years growing up in a non-English speaking country. He learned English by watching American TV shows and had developed his mannerisms in a copy of no other than "Ed Sullivan"! When having a discussion with him

he would cross his arms and raise one hand to his face and place it on his cheek just like Ed Sullivan! We found it hilarious that this 11-year-old boy spoke like a grown man! But it was what he was exposed to and tried to emulate. At first we could not tell if he was imitating Ed Sullivan or Jack Benny! He eventually grew out of this stage of his initial communication style (thank goodness!).

Now think back over who you were exposed to during your growing years. I'm sure you will find that teacher, coach, pastor, music director, or someone who influenced how you communicate! Let's hope it wasn't Porky Pig!!! De-Deh, De-Deh, That's all folks!

**"At times, we don't want to communicate, especially when it comes to something we've been putting off. That long-term care planning, a do-not-resuscitate order, life insurance for that grandchild, financial planning, or any of the many, many things we need to get finished for a hassle-free retirement."**

*So want to talk? Call us! We can help!*



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



## Financial Tip of the Month

By David S. Edge

### Keeping Physical Gold or Silver for 401(k)?

Recently over these past months several companies are touting a 401(k) of Gold and Silver where you can have the physical gold or silver at your home. While this sounds like a good idea, you might want to think it through.



Think about it. How would the IRS know if you have sold your 401(k) physical precious metal so they can collect 401(k) deferred income tax on it? What would you do if your home was broken into and your gold and or silver are stolen? You'd still owe the taxes on it.

In researching this issue we found that the IRS has issued a very strong message about this practice. Basically this asset belongs to the IRS until you've paid your taxes on it. And they want to know where their asset is located and that it is safe at all times until you've paid your taxes on it.

What you can do is outlined in the IRS codes 590A and Section 408(m). This doesn't leave a lot of room for interpretation. You cannot have 401(k) assets in collectables, such as art, wine, gems, antiques, etc. It doesn't include such things as real estate, tax liens, or untraded securities (untraded means that something has value but just not normal value such as gold).



What you'll find in the small print of many of those who are offering home 401(k) gold/silver storage, is that they are willing to sell it to you.

**But they don't offer legal advice.** When someone is selling me something but won't tell me the pitfalls, it always raises a red flag in my mind. One company exec who sells with the idea of home storage of 401(k)

precious metal stated what the client does with it, **"we don't want to know"**. Hummm.....sound like a red flag to you?

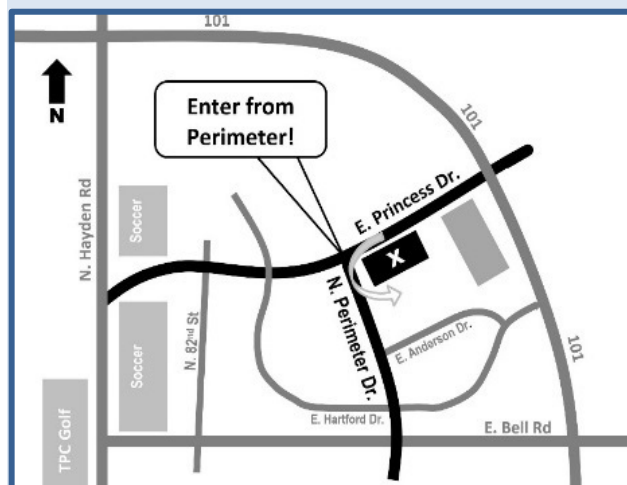
**WHILE THIS SOUNDS  
LIKE A GOOD IDEA, YOU  
MIGHT WANT TO  
THINK IT THROUGH.**

## Map to our NEW Scottsdale Office



8501 E. Princess Drive Suite # 210  
Scottsdale, AZ 85255

**Enter from Perimeter Drive  
602-281-3898**



Exit the 101 at Princess Drive.  
Go west for one block.  
Entrance is off Perimeter.  
Front door is on the south side of the  
building right off the parking lot.

## Medicare Minute-

**The State of Medicare** (in Maricopa County, Arizona)  
**for 2017... There is good news and good news!**

By David P. Schaeffer



For the 68% of folks on Medicare, who selected **Medicare Advantage** plans in Arizona, there will be little change for 2017. Most of the plans will remain very similar in terms of co-pays and benefits offered. This is the first time in 3 years that there are no new companies coming to market, only one company leaving the market, and only 7 plans (of 37 plans) not renewing. Good news is most folks can keep the plan they have if it met their needs in 2016. Very few people will be affected by the plans not renewing. We are reaching out to the folks that will lose coverage. Medicare protects everyone affected by a plan exiting the market, no questions asked, and no pre-existing condition limitations.

The average premium cost of a Medicare Advantage plan will remain at zero. The “maximum out-of-pocket cost” for a calendar year has remained at \$6700 for all plans. As always, we have highly-rated plans, with no monthly premium, at the \$3000 - \$3500 maximum out-of-pocket for 2017. We always say folks in Maricopa County, Arizona are very lucky to live in such a high-quality, low-cost Medicare Advantage community.

The drug formularies have changed as they do every year. Some things are less expensive and some things are more. Opioids are more expensive next year due to the government trying to lessen our addiction to the class of drugs. One Medicare Advantage plan will keep the co-pay for Lantus Solostar the same throughout the Part D coverage gap (donut hole), which is a great thing for folks that use that form of insulin.

For the 14% of folks that have Medicare as their insurance company and **Medicare Supplement** to pay the balance of the bill...not much change here either. The rates seem to be fairly stable. Outside of the annual increase for age and the adjustments approved by the State of Arizona, rates are moving up, on average 3-7% across all 48 companies that offer Medicare Supplement Plan F in our area. We have not seen any giant rate changes as we did in 2007 and 2008.

**Medicare Part D prescription drug plans** have changed a bit! Some plans lowered their premiums, some raised them considerably. Some plans had a great deal in retail pharmacies, some offered free generics by mail. That will be different for 2017. There has been a consolidation of Part D carriers. Less plans for 2017. The plans that are no longer available were purchased by other companies and shut down. Still good news for many. There are a couple of new plans that have no deductible, one new plan has a single national pharmacy network, another offers ancillary FREE items via their mail order service. The amount of benefit for all plans has increased to \$3700 from \$3310 in 2016. The coverage gap is actually bigger in 2017, not smaller. It is very important to research the cost of your prescriptions every year across every plan. Most folks say “I’m fine, my plan only changed a dollar or two.” The reality is the plan changes formulary, co-pay, and networks every year.

*As always, we suggest a comprehensive review of prescriptions and provider networks every year.*

**American Retirement  
Advisors 3-Peat  
Performance!!!**

**Inc.  
500**

On August 17<sup>th</sup>, Inc. Magazine ranked American Retirement Advisors No. 12 fastest-growing privately held company in Phoenix, No. 36 fastest-growing financial services company in America, and No. 486 overall, on its 35<sup>th</sup> annual Inc. 500 list of the nation’s fastest-growing private companies.

The list represents the most comprehensive look at the most important segment of the economy—America’s independent entrepreneurs. Companies such as Yelp, Pandora, Timberland, Dell, Domino’s Pizza, LinkedIn, and many other well-known names gained early exposure as members of the Inc. 500.

“American Retirement Advisors is honored to be included in the Inc. 500 for a third consecutive year,” says CEO, David P. Schaeffer. “We remain focused on fulfilling our clients’ needs and eliminating their concerns. Providing financial certainty is our mission. Making healthcare and retirement planning 123 Easy is what we do! We are continuously adding staff and automating processes to maintain high levels of human interaction with our clients. Our clients love the fact that we answer the phones with real live friendly people! I could not be more proud of our team of advisors, planners, and client care professionals.”

## Success Story of the Month

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

### Team Building.

By David S. Edge

Wiley and Joan were meeting with one of our Medicare planners to assist them in selecting the most appropriate Medicare health plan for them both, as they were childhood sweethearts and both were turning 65 within a month of each other. They each selected a plan from all the choices they were educated on at the meeting and we assisted them in filling out the paperwork so that there would be no issues with the application when it arrived at the carrier's office for processing.

"Thank you so much, you made it so easy!" they both gushed, happy with our service. But it didn't end there. A month later we received a call from Wiley and he wanted to meet on other areas of retirement. At the meeting, he and Joan had a laundry list of retirement questions on estate planning.

"We're tired of having to call several different places where we have our stuff. It's just too hard to remember where everything is" they complained.

At the meeting, they were introduced to several members of our team who were specialists in all areas of retirement. Further meetings were arranged so that they could start their education on all their choices. "We want the same education on these other choices that we had with Medicare so that we can decide which options for retirement are best for us, not what somebody else chooses for us" they explained.

The real reason they were pleased is that now they had one number to call to speak with any of our team on any particular issue for retirement. Furthermore, a book was prepared for them that had a tab for everything they planned for retirement at their fingertips all in one place.

**At American Retirement Advisors we make everything 123 Easy!**

Over the course of the next few months, they found out what their alternatives were for Long-Term Care. They found that buying a Long-Term Care policy was not the only way to insure coverage if one of the two of them needed coverage.

We also assisted them with alternatives to their finances.

Another team member helped them understand that having your retirement money in the stock market wasn't always the safest way to protect your retirement nest egg and that there were alternatives that paid good dividends without the exposure to a sudden market collapse.

After only a few months, they had covered all the areas of retirement and more importantly, they made decisions so that they could now relax and enjoy life, knowing that every contingency was planned for, and documented.

So are you tired of all your stuff being with different people? Wouldn't be easier to have just one number to call to discuss all your retirement needs? An expert in each area of your retirement all in one firm? Give us a call.





## 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.*

Susan F. referred by Mr./Mrs. Richard C.

Mr./Mrs. Anthony D. AND Linda B.  
referred by Mr./Mrs. TomMc.

Hans S. referred by Mr./Mrs. Neil C.

Gwen McC. referred by David B.

Kathryn W. referred by Robert W.

Mr./Mrs. Keith B. referred by Christine L.

Pamela S. referred by Mr./Mrs. Sue P.

Marily I. referred by Mr./Mrs. Bob C.

John S. referred by Mr./Mrs. Bill M.

Maria D. referred by Mike K.

Mr./Mrs. Linda M. referred by David M.

Kathy B. referred by Mr./Mrs. Denise W.

Lynn L. referred by Lauri M.

Dolores B. referred by Wendy &  
Barbara

Mr./Mrs. Glen W. referred by Mr./Mrs.  
Dave S.

Sandra C. referred by Susan H.

June S. referred by Bettie F.

Mr./Mrs. Twyla R. referred by Mr./Mrs.  
Teresa H.

William C. referred by Mr./Mrs. Nancy C.

Rita P. referred by Doug B.

Rob N. referred by Mr./Mrs Thomas A.

Mr./Mrs. Robert F referred by Debra G.

Constance B. referred by Pat F.

Geri K. referred by Anthony F.



**Protect Your  
Retirement  
Income From  
Uncle Sam  
Before the End  
of the Year!**

**Call today for your  
complimentary review!  
Appointments are limited  
so don't wait!**



**602-281-3898**

### ***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.

## **WALL STREET TIP OF THE MONTH**

### **Is your retirement plan wearing its seatbelt?**

An 8-year bull market is in our rearview mirror, and a presidential election is right around the corner. Has your plan addressed:



- removing or reducing market risk
- removing interest rate risk
- Nuero Economic Risk

**CALL TODAY FOR A COMPLIMENTARY CHECK UP**

## 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.



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.



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.



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 with retirement planning.



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.



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



Say hello to Sean Collins! He is an experienced wealth strategist who looks forward to adding his expertise to the team.



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.



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.



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.



Trudy Mercante is a full-service planner helping clients valley wide! Leaving Legacies is just the beginning of the caring service she provides.



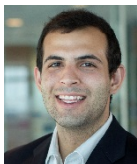
Suzette Whipkey is the Executive Assistant to David Edge. Suzette manages all of his client notes, records, and applications so he can focus on you!



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!



Welcome to Ian Schaeffer. As our on-staff Process Engineer, he works diligently to improve our client experience both in our office, and at your home.



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 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.



*"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**



Listen in via  
www.AmericanRetire.com/Radio

## Classifieds



### Medicare Supplement Rates      Interest Rates      Websites

#### Lowest Medicare Supplement Rates (85255 - Maricopa County)

Gender	Age	Plan	Carrier	Premium*
Male	66	F	United Healthcare	154.40
Female	66	F	HumanaDental	137.27
Male	66	G	American Continental	123.45
Female	66	G	American Continental	107.46
Male	66	N	Shenandoah	105.13
Female	66	N	Shenandoah	91.46
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 12-1-2016

**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)

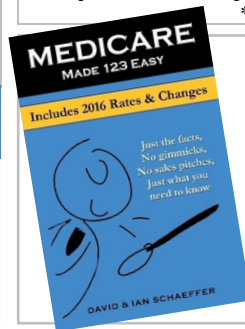
Duration	Institution	Yield to Maturity*
1 year	Connexus/E-Loan/Popular Direct/Live Oak	1.30%
2 year	E-Loan	1.55%
3 year	Alaska USA/Sallie Mae/E-Loan/Popular Direct/EverBank	1.60%
4 year	Popular Direct	1.80%
5 year	AlaskaUSA/Salem 5/E-Loan/Popular Dir.	2.00%

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 10-14-2016

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

Duration	Institution	Yield to Maturity*
1 year	ELCO Mutual	1.0%
2 year	ELCO Mutual	1.5%
3 year	Delaware Life	1.65%
4 year	North American	1.5%
5 year	Sentinel Security Life	2.9%

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 10-14-2016



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<http://amzn.to/1Pw5884>

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## Give Thanks

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

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

- |                 |                     |
|-----------------|---------------------|
| 1. Pumpkin Pie  | 11. Pecan Pie       |
| 2. Family       | 12. Cornucopia      |
| 3. Thanksgiving | 13. Bounty          |
| 4. Turkey       | 14. Pilgrims        |
| 5. Cranberries  | 15. Indians         |
| 6. Marshmallows | 16. Mayflower       |
| 7. Stuffing     | 17. Plymouth Rock   |
| 8. Blessings    | 18. Gravy           |
| 9. Tryptophan   | 19. Mashed Potatoes |
| 10. Travel      | 20. Football        |

## *This Month's Quiz*

### Question

To which Native American tribe did Pocahontas belong?

- A. Powhatan
- B. Nottaway
- C. Manahoac

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

### Question

How many Americans are turning 65 each and every day?\*

- A. 100,000
- B. 10,000
- C. 50,000

\*(according to mybudget360.com)

### Answer

- B. 10,000

*Send your answers to  
Judi@AmericanRetire.com*

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

*Congratulations to:*

**Ron Launsbach**

*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

<u><b>Peoria Public Library</b></u> Sunrise Mountain Branch 21109 N. 98 <sup>th</sup> Ave. Peoria, AZ 85382 Monday, Oct. 31st 1:30 p.m.	<u><b>Tempe Public Library</b></u> Main Branch 3500 S. Rural Rd. Tempe, AZ 85282 Monday, Oct. 31st 5:30 p.m.	<u><b>Phoenix Public Library</b></u> Mesquite Branch 4525 E. Paradise Village Pky N. Phoenix, AZ 85032 Monday, Oct. 31st 1:30 p.m.	<u><b>Phoenix Public Library</b></u> Ironwood Branch 4333 E. Chandler Blvd. Phoenix, AZ 85048 Monday, Oct. 31st 1:30 p.m.	<u><b>Phoenix Public Library</b></u> Agave Branch 23550 N. 36 <sup>th</sup> Ave. Glendale, AZ 85310 Tuesday, Nov. 1st 1:30 p.m.	
<u><b>Glendale Public Library</b></u> Foothills Branch 19055 N. 57 <sup>th</sup> Ave. Glendale, AZ 85308 Tuesday, Nov. 1st 5:30 p.m.	<u><b>Mesa Public Library</b></u> Main Branch 64 E. 1 <sup>st</sup> St. Mesa, AZ 85201 Tuesday, Nov. 1st 5:30 p.m.	<u><b>Phoenix Public Library</b></u> Yucca Branch 5648 N. 15 <sup>th</sup> Avenue Phoenix, AZ 85015 Tuesday, Nov. 1st 1:30 p.m.	<u><b>Phoenix Public Library</b></u> Desert Sage Branch* 7602 W. Encanto Blvd. Phoenix, AZ 85035 Tuesday, Nov. 1st 5:30 p.m.	<u><b>Phoenix Public Library</b></u> Juniper Branch 1825 W. Union Hills Dr. Phoenix, AZ 85027 Wednesday, Nov. 2nd 10:30 a.m.	<u><b>Mesa Public Library</b></u> Dobson Ranch Branch 2425 S. Dobson Rd. Mesa, AZ 85202 Wednesday, Nov. 2nd 1:30 p.m.
<u><b>Scottsdale Public Library</b></u> Mustang Branch 10101 N. 90 <sup>th</sup> St Scottsdale, AZ 85258 Wednesday, Nov. 2nd 5:30 p.m.	<u><b>Phoenix Public Library</b></u> Cesar Chavez Branch 3635 W. Baseline Rd. Phoenix, AZ 85339 Wednesday, Nov. 2nd 1:30 p.m.	<u><b>Rio Salado College</b></u> Lifelong Learning Center 12535 W. Smokey Dr. Surprise, AZ 85378 Wednesday, Nov. 2nd 5:30 p.m.	<u><b>Glendale Public Library</b></u> Main Branch 5959 W. Brown St. Glendale, AZ 85302 Thursday, Nov. 3rd 1:30 p.m.	<u><b>Phoenix Public Library</b></u> Mesquite Branch 4525 E. Paradise Village Pky N. Phoenix, AZ 85032 Thursday, Nov. 3rd 5:30 p.m.	
<u><b>Phoenix Public Library</b></u> Saguaro Branch 2808 N. 46 <sup>th</sup> St. Phoenix, AZ 85008 Thursday, Nov. 3rd 1:30 p.m.	<u><b>Phoenix Public Library</b></u> Burton Barr Branch 1221 N. Central Ave. Phoenix, AZ 85004 Thursday, Nov. 3rd 5:30 p.m.	<u><b>Mesa Public Library</b></u> Red Mountain Branch 635 N. Power Rd. Mesa, AZ 85205 Friday, Nov. 4th 10:30 a.m.	<u><b>Pyle Adult Recreation Center</b></u> (Next to the Tempe Main Library) 655 E. Southern Ave. Tempe, AZ 85282 Friday, Nov. 4th 1:30 p.m.	<u><b>Anthem Community</b></u> Anthem Civic Building 3701 W. Anthem Way Anthem, AZ 85086 Friday, Nov. 4th 10:30 a.m.	
<u><b>Scottsdale Public Library</b></u> Appaloosa Branch 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Friday, Nov. 4th 1:30 p.m.	<u><b>Ed Robson Branch Library</b></u> Lecky Center 9330 E. Riggs Rd. Sun Lakes, AZ 85248 Friday, Nov. 4th 1:30 p.m.	<u><b>Phoenix Public Library</b></u> Burton Barr Branch 1221 N. Central Ave. Phoenix, AZ 85004 Saturday, Nov. 5th 10:30 a.m.	<u><b>Phoenix Public Library</b></u> Cesar Chavez Branch* 3635 W. Baseline Rd. Phoenix, AZ 85339 Saturday, Nov. 5th 10:30 a.m.	<u><b>Anthem Community</b></u> Anthem Civic Building 3701 W. Anthem Way Anthem, AZ 85086 Saturday, Nov. 12th 10:30 a.m.	

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

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

*\*Presented in Spanish*

# 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

**Monday, November 7th**  
**at 5:30 p.m.**

**NEW**

## WEALTH TRANSFER WORKSHOP

**Come learn the essentials of Legacy Planning, so your loved ones receive your wealth, not the IRS.**

Join Sean Collins for this informative presentation, sharing innovative ways to transfer your wealth the 123 easy way!



**Location: Our New Office**  
 8501 E. Princess Dr. #210  
 Scottsdale, AZ 85255  
**Wednesday, November 9th**  
**at 5:30 p.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

**Scottsdale Public Library- Mustang Branch**  
 10101 N. 90<sup>th</sup> St. Scottsdale, AZ 85258  
**Monday, November 7<sup>th</sup> 5:30 p.m.**

**Glendale Public Library- Foothills Branch**  
 19055 N. 57<sup>th</sup> Ave. Glendale, AZ 85308  
**Thursday, November 10<sup>th</sup> 5:30 p.m.**

## Retirement Income Planning Workshop

**NEW**

## Long-Term Care WORKSHOP

70% of people over the age of 65 will need LTC. 13% of people currently own LTC coverage. Join us for an informative discussion on how to secure this much-needed protection, utilizing assets you already have!

**Location: Our New Office**  
 8501 E. Princess Drive #210 Scottsdale, AZ 85255  
**Thursday, November 10th 5:30 pm**

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