

Where are you planning on traveling to this year? What are you waiting for?

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It's a New Year...

By David P. Schaeffer

I'm always optimistic, that's just how I am wired I guess.

There are so many great things to be thankful for in America. We have the highest standard of living in the world. The media may say otherwise... We have food in abundance, our economy is recovering, and overall our health is improving. I think it's a great time to be a resident of this great nation.

Sure, we have things to fix. Sure, it's not perfect. Look at the alternatives. I think I'll stay and make the best of it. My perspective is different than most; I make my own success. I never rely on status quo, what "they" say or push my concerns on other folks.

This year will be as we make it. If everyone is exuberantly optimistic, and pitches in to help our fellow neighbor, we will have a great year.



Hopefully, days where we need to watch what we say in fear of reprisal, for not speaking politically correct. Hopefully, we will usher in accountability for our public welfare systems. Hopefully, we will remove regulations that will allow businesses to offer their products and services profitably as to increase employment and prosperity. Hopefully, we will continue the good things of previous administrations and make appropriate adjustments for sustainable good service to our communities.

The good news is, we are here, and we have a front row seat to watch or even participate in keeping our nation great!



Celebrating New Years!

By David S. Edge



Not everyone in the world watches the ball drop in New York City to celebrate the beginning of the New Year's. That ball has been dropping since 1907! What a tradition! So besides the champagne corks popping, and the wondrous food that is served we also like to relax and watch the traditional football game with friends and family, and maybe catch a glimpse of some fireworks!!



But in other countries and cultures, New Years is celebrated on completely different days of the year!

Some of these celebrations take place in April, some in February or March depending on if you are Buddhist or Baha'i. Muslims celebrate Hijri New Year's different days each year depending on the lunar calendar of 364 days. Sikhism New Year is March 14th on the Gregorian calendar. In China, New Year's is known as "Yuan Tan" and can occur any day between mid- and mid- February then continue for 10-15 days!



Traditions vary not only by the date New Years is celebrated, but also they vary by each country's customs. In China, there are loud noises such as clanging of cymbals and beating of drums to drive away bad spirits from the New Year. In Japan, temples ring bells 108 times to scare off evil, and people give each other straw ropes for luck and rice cakes called "Mochis".

Continued on page 2

"Providing financial certainty is our mission.

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



David P. Schaeffer

Health Tip

Don't forget to enjoy life!

By David S. Edge

While we assist lots of folks with their initial financial planning, we often look forward to seeing them for their plans annual review. It's a chance to catch up on their lives and make any minor corrections to their financial plans if something has changed.



It's amazing to find out how they are enjoying their retirement.

Here is just a short list of retirement activities they have told us they enjoy.

- 1) **Do something you did as a kid.** Often in my monthly articles of "Why Am I Me", I relate experiences for people to think about, that made each of us, **us!** What were you good at or what did you have a passion about while growing up? What is keeping you from enjoying that "thing" now? Get re-engaged with that hobby or skill!
- 2) **Don't make excuses!** Once retired, you are in command of your time. Ensure you have no one else telling or demanding your time unless you want to do it! Our grown kids are really good at using guilt on us to watch the grandkids, or to do something that you may not want to do. Don't allow others to manipulate your schedule.
- 3) **Don't waste time!** When saying "NO" it gives you time for what you

want to do. While you have this time, do something with it!!! Spend more time with people you like and who like you. Grumpy people only drain your positive energy and those people are always unhappy about something, sometimes anything. Stay away from Negative Nellies. Embrace fun people. If you don't know any, go find some! One of the biggest opportunities in your retired years is to make new friends. Ever wanted to learn square dancing? Ride a horse? Learn to knit? Scuba dive? Go for it!

- 4) **Go back to School!** Keeping your brain active will assist you in fighting off memory loss, and keep you sharp. Go to class, start earning a new degree, learn a new skill, or even teach your skills to someone else. Point is, stay active and keep your brain active. And yes, even a daily group card game helps!

"Being retired doesn't mean you're tired!"

Part of being healthy is staying active! Biking, walking, wine making, volunteering at a local school to assist in teaching kids to read. Or, volunteer to work at your local hospital, shelter, or library! Get a part time job! The list is endless! You just have to make up your mind that you are going to stay vigorous doing something!

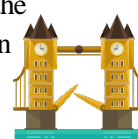
That something will help keep you healthy!

Continued from page 1 "Celebrating..."



A more usual custom in Denmark is that people break plates on your front door steps for good luck to

friends. The bigger the pile of broken plates, the more friends you have! In England, the custom is called "First footing" where a man enters your front door, offers bread and salt to the household, a drink for the man of the house, and coal for the fireplace. The gentleman always leaves by the back door to make sure the good luck stays in the house.



In Spain, people eat twelve grapes quickly, as the bells toll 12 times to bring good luck for the New Year.

Germans pour molten lead into cold water and wait to see what shape it will take. Heart shape means love will come your way, a cross means there will be a death, and other shapes will mean prosperity or health. The Jewish New Year can be in September or October with the Jewish month of Tishri that begins with Rosh Hashanah and ends 10 days later with Yom Kippur.



As you can see, there are many ways to celebrate New Year's! Make sure to spend it with your loved ones no matter where you live or whatever your customs!



Why Am I Me?



Me Time!

As we go about our busy lives we sometimes seem to think that there just isn't enough time. Well, time for what?

Running errands is almost a constant for most of us. The non-stop list is something like this; Grocery store, pick up the cleaning, drug store, stop and get gas, we're almost out of pet food, and don't forget the doctor or dentist appointments! Oh, and the adult kids called and needed something that took your time to advise them or do something for them. You hear things like, "it's ok, they are retired and have the time to help with whatever". You can fill in the blank on that last one. But the point is you may find yourself without any "me time".

Working or retired you need to make sure there is some me time in your schedule. You know, that time where you can simply sit down and read a few chapters in that latest best seller, or see that movie you wanted to view? Or for Pete's sake just lie down for a nap in the middle of the day if you feel like it!

Point is you can fill your daily life with all sorts of things if you allow other outside forces to control or affect your daily life. At times you need to sit back and ask yourself, "now what would my kids or friends do if you weren't there to handle that task or chore for them"? You can bet your bottom dollar that they would find another way to get that task done without your assistance. You may need to realize that the easy answer for your kids and friends can't always be, to make you the answer to their problem.

We recently took a few days off and went to the beach. We're planners and each day was planned to the max to where we

would go, what we would do, which restaurants we would eat at. At some point in the middle of the second day, we realized that we had planned everything except time for us to relax. After mentioning this to my bride of 34 years, she realized it was true. We put the brakes on in time to enjoy a day of just letting things be. We slept in one morning, had a late breakfast, walked to the beach, and got comfortable as we both read a few chapters of our books we had brought. Sitting there with the ocean breezes, listening to the roar of the surf as the waves rolled in with the tide, I merely closed my eyes and was thankful that we realized what we needed before it was too late.

What you do with your schedule only needs one decision maker, you. Allow yourself time for what you want, and when it would be convenient for you to do something. Don't allow others to dictate your free time. Now before anyone goes off the deep end of the other side, I'm not suggesting that we all turn into totally selfish, regimented self-centered people. But we do have to strike a balance with taking time out for yourself and not being afraid to say "no". Because no is an answer, and it helps you make some "me time".

How you balance and juggle all the things in your life and make personal time for yourself, makes you...well, you!

Oh by the way, when is the last time you looked at how you are spending your time? Make sure you've planned your retirement for all contingencies, so you do allow yourself "me time".



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



**WILL? TRUST?
LONG-TERM CARE?
Call us today. We can help!
602-281-3898**

Financial Tip of the Month

By David S. Edge

Reason Not to Pay Off the Home Mortgage.

In retirement... it's all about **cash flow**.

We see many folks who have decided to retire make the mistake of taking their retirement money, or 401K money out of income generating accounts, and pay off their mortgage in a lump sum. What they don't realize is that they are now house rich and cash flow poor. They are also more likely to trigger a large income tax penalty for using a chunk of their **taxable** retirement cash for this lump-sum pay off. *Bad dog! You just shot yourself in the foot twice!*



Keep your retirement money in play, making your income pay the monthly house payment so that when your house is eventually paid off, that same retirement money is now generating extra cash income for your household. In other words, saving for retirement is more important than paying off your house!

You also have to keep in mind that during the last 10-15 years of your mortgage, most of the monthly payment is principal, not interest. So making extra payments during these years (if your income allows) is a better strategy. An extra payment at this point is reducing your principal and will pay off your home quicker.

By paying off your house, you are also losing one of the last major deductions on your yearly income tax. *Again, you lose.*

So taking retirement money to pay off your home, triggering a large tax bill, and losing a major tax deduction are the three stooges of paying off your home early!

Make sure you get professional advice on your whole plan for retirement so you don't hit one of these bumps in your road to a financially safe retirement!

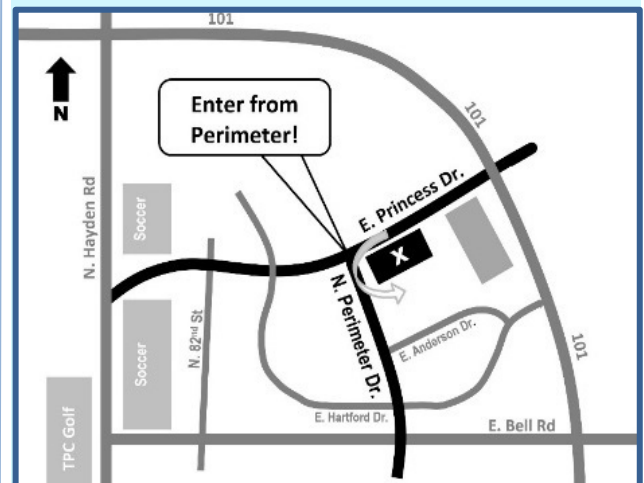
Call us! We are here to help!

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

Time to Shop...

By David S. Edge

We have just completed the Annual Election Period where folks with Medicare Advantage plans and independent Part D Prescription Drug Plans can switch plans with their new selections starting January 1, 2017. There are lots of happy folks out there that are pleased with the research our staff was able to perform for them and their choices for 2017.

So now what?

If you have a **Medigap** (Medicare Supplement), did you know you can switch your plan or carrier any month of the year? Now I know what you are thinking, “*why would I do that?*”

What you have to realize is that your monthly Medigap premium is based on age, smoker, non-smoker, and even your zip code. Every year you have a birthday, your premium increases as these plans are age sensitive.

The government inspects these carriers usually once a year to ensure they are funded correctly. If the carrier’s Medigap fund is underfunded, **the government**, not the carrier will instruct the carrier to increase their monthly premium and get back to 100% funding. These reviews can cause the carrier to increase *or even decrease* their rates.

Over the years, we have seen both increases and decreases from the annual reviews.

So there are two ways you may experience a rate change with Medigaps. Having a birthday, may result in an increase, or the state’s Department of Insurance review where you can see an increase or decrease in your monthly premium.

Point is, you should shop your Medigap plan and carrier to see if you need to switch to keep your money where it belongs, in your pocket!



Remember, you must be healthy with no chronic conditions in order to switch. There is no doctor or medical exam, just a medical questionnaire you must answer in order to see if you qualify.

If you would like to check out your options to see if you can save money, give us a call! We’re here to assist you with your research! Now is the time to call and schedule your “Medicare Supplement Review” to see if you could be saving!

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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www.123EasyTrust.com

Success Story of the Month

By David S. Edge

Grown kids with medical issues.

Stan and Alice were visiting our office to review their Medicare options for benefits that would start in a few months. After making careful decisions on all their choices, they were relieved that it was done, and now had medical coverage that they were happy with!

As usual, our staff wanted to know if there was anything else that we could help with. "Well, we have some questions but we're not sure you can help us," they replied.

You see, we have an adult disabled daughter, named Sarah, that we're spending a lot of our retirement money on in order to get her medical bills and services covered. She works part time, but makes very little money. We are her care takers, and she has her own space at our house where we let her stay at for no cost. Are there any programs that can help us?

This started a whole discussion on Medicare Disability, Social Security Disability Insurance (SSI) and AHCCCS which is the State of Arizona Welfare program.

We encouraged them to start applying for assistance with all three of these Government programs in hopes that their daughter would be approved for at least some of these benefits that the parents had paid into their whole working lives.

Fast forward several months! Not only did the daughter qualify for assistance in two of the offered programs, the parents also qualified for financial assistance as caretakers! They were thrilled! With the extra financial assistance they were no longer worried about how their daughter would be taken care of if something happened to them. They were also relieved that they did not have to use their retirement funds to support their disabled daughter.

While we can't help with the process and applications, we always encourage parents with adult children with medical issues to pursue all assistance plans that are available from the State and Federal programs.



"Fast forward several months! Not only did Sarah qualify for assistance in two of the offered programs, the parents also qualified for financial assistance as caretakers!"

**Leave your
children your
IRA
Tax-Free!**

Find out how to transfer your
wealth the tax-efficient way.
Call for details.

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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.

Janet G. referred David G.

Jan B. referred Shirley B.

Mary L. referred Sue Ellen N.

Craig S. referred Gene S.

Deborah C. referred Bobbye C.

Kathleen O. referred Cleo A.

Bob Z. referred Carol F.

Becky P. referred Karen W.

Dennis M. referred Rob K.

Andrea C. referred Nina M.

The Library referred Ken & Deb K.

Leanne P. referred Charles W.

Pat B. referred Sandra & Jim F.

Patricia R. referred Cynthia S.

Dave S. referred George C.

Linda V. referred Terry & Janice M.

William G. referred Sandra & Jack H.

Denise M. referred Patricia M.

Virginia W. referred Mike M.

Meredith P. referred Susan M.

Roberto C. referred Umberto B.

Tony N. referred Laure M.

Gary H. referred Michael & Barbara B.

***WHO referred Michael C. ???
(Let us know who you are!)***

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.



It's time for a Medicare Supplement review.

Call today to schedule for January! With 47 carriers in the market next year, let's take a look. You may be able to save some money!



602-281-3898

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.



Thea Schaeffer has taken over our marketing department for most of the year, but, during AEP, she has also been helping lots of clients navigate the changes in Medicare.



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.



Say hello to Tina Wagoner! She has taken over as our Director of First Impressions. Coffee, tea, or biscotti?



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 key to application processing! She makes sure all the i's are dotted and the t's are crossed.



Rachelle Sanchez will be taking the lead as a Customer Care Specialist. Sharon will be teaching her the ins and outs of taking extra special care of our clients.



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!



Andrew Irwin is our lead analyst. He is the man behind the research, ensuring every one of our advisors are ready to help every client that comes through our door.



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

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 2-1-2017

We represent your interests with over 48 Medicare supplement companies.

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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	Pentagon Federal Credit Union	1.36%
2 year	EverBank/Popular Direct	1.52%
3 year	EverBank/Popular Direct	1.65%
4 year	EverBank/Popular Direct	1.81%
5 year	EverBank/State Farm Bank	2.10%

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.

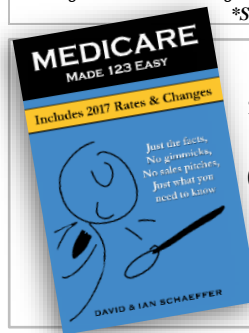
*Source: BankRate.com 12-18-2016

Highest Fixed Annuity Rates (Highest Arizona rates)

Duration	Institution	Yield to Maturity*
1 year	Not currently available	N/A
2 year	Not currently available	N/A
3 year	Guggenheim	2.00%
4 year	North American	1.80%
5 year	Sentinel	3.00%

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 12-18-2016



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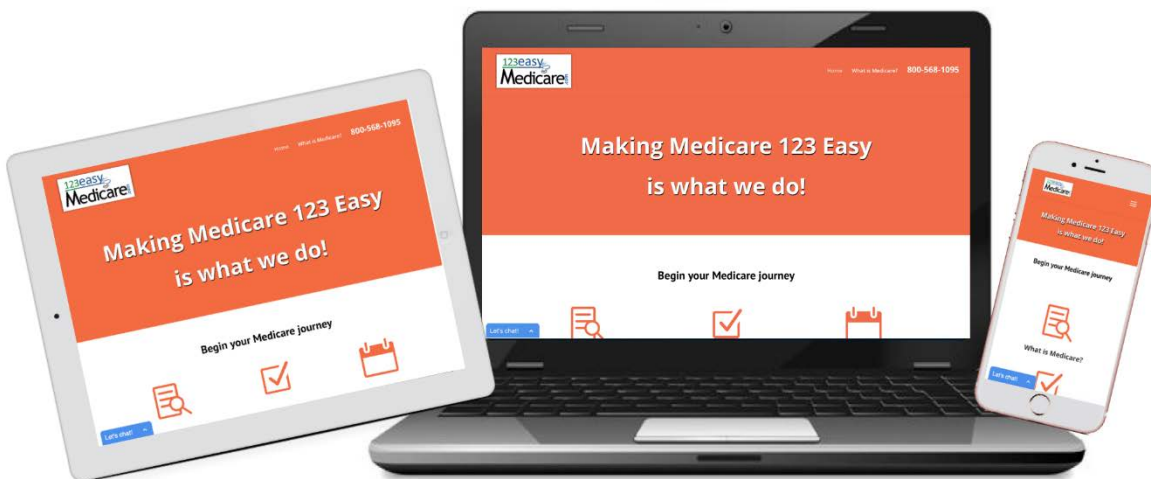
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www.123EasyRetire.com



www.123EasySocialSecurity.com



New Year's Resolutions

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

Last month's puzzle winner!

Fax or email your completed puzzle to enter to win a great gift card. Each correctly completed puzzle will be entered to win the monthly prize! Good Luck!

Fax # 877-292-0734 Judi@AmericanRetire.com

**Congratulations to
Last Month's Puzzle Solver**

Irene Chunglo

Look for your gift card in the mail box.

- | | |
|----------------|----------------------|
| 1. Lose weight | 11. Retire |
| 2. Exercise | 12. Eat kale |
| 3. Travel | 13. Go fishing |
| 4. Paris | 14. Volunteer |
| 5. Italy | 15. Play poker |
| 6. Greece | 16. Get healthy |
| 7. Cruise | 17. Make new friends |
| 8. Bahamas | 18. Try yoga |
| 9. China | 19. Love more |
| 10. Be happy | 20. Be grateful |

This Month's Quiz

Question

2017 is the Chinese "Year of the _____."

- A. Monkey
- B. Rooster
- C. Dragon

Answers To Last Month's Quiz

Question

What is the cost of the "Twelve Days of Christmas" for 2016?*

- A. \$86,322
- B. \$44,687
- C. \$34,131

*(according to radio.foxnews.com)

Answer

- C. \$34,131

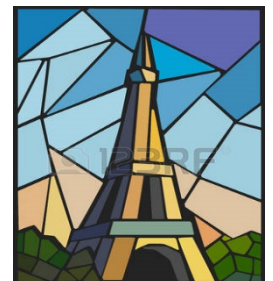
*Send your answers to
Judi@AmericanRetire.com*

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

Congratulations to:

Dennis Soeffner

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

<p><u>Glendale Main Public Library</u> 5959 W. Brown St. Glendale, AZ 85302 Tuesday, January 17 1:30 PM</p>	<p><u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, January 17 5:30 PM</p>	<p><u>Ed Robson Branch Lecky Center</u> 9330 E. Riggs Rd. Sun Lakes, AZ 85248 Tuesday, January 17 5:30 PM</p>	<p><u>Peoria Sunrise Mtn Public Library</u> 21109 N. 98th Ave. Peoria, AZ 85382 Wednesday, January 18 10:30 AM</p>
<p><u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Wednesday, January 18 1:30 PM</p>	<p><u>Appaloosa Public Library</u> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Wednesday, January 18 5:30 PM</p>	<p><u>Glendale Foothills Public Library</u> 19055 N. 57th Ave. Glendale, AZ 85308 Thursday, January 19 5:30 PM</p>	<p><u>Chandler Sunset Public Library</u> 4930 W. Ray Rd Chandler, AZ 85226 Thursday, January 19 1:30 PM</p>
<p><u>Burton Barr Public Library</u> 1221 N. Central Ave. Phoenix, AZ 85004 Friday, January 20 10:30 AM</p>	<p><u>Mesa Main Public Library</u> 64 E. 1st Street Mesa, AZ 85201 Friday, January 20 1:30 PM</p>	<p><u>Mustang Public Library</u> 10101 N. 90th St. Phoenix, AZ 85258 Saturday, January 21 10:30 AM</p>	<p><u>Anthem Civic Center</u> 3701 W. Anthem Way Anthem, AZ 85086 Saturday, January 21 10:30 AM</p>

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Informational

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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, January 23
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
Thursday, January 26
at 5:30 p.m.



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Attend this FREE workshop

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- 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

8501 E. Princess Dr. #210
Scottsdale, AZ 85255
Tuesday, January 24
at 5:30 p.m.

Retirement Income Planning Workshop

NEW

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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
Wednesday, January 25 5:30 pm

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