



Smile, laugh, kiss, hug, and remember to say "I Love You" often!

Inside This Issue

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

It's February already. Boy, oh boy, time flies.

By David P. Schaeffer

This year will be exciting; new year, new government, new initiatives! As always, I look at what we can do to make a positive impact on our community. At our firm, we are looking to continue to grow. We have two new initiatives that may employ upwards of an additional 10 people in 2017.

One program will focus on the needs of wealth transfer and family income continuation. The great news is it will bring a new dynamic to our practice. It will serve folks in their 50s. Life is very different when you still have kids in the house, and you are taking care of your parents too. I am eager to serve the last of the baby boomers as we learn their needs, wants, and desires.

As for the new government, I hope they focus on the spirit of the campaign promises. The Affordable Care Act is a major piece of legislation. Repeal makes nice rhetoric. REPAIR makes good sense for our country. We need access to health care without regard for pre-existing conditions. It already works for folks on Medicare. The solution may not be pretty, but we, as a country, must strike a balance between what we need and who is going to pay for it. It is not legal to force an insurance company to lose money. (BCBS of Arizona alone lost \$221 million in 2015 and 2016, which was not reimbursed as promised under the not very Affordable Care Act.) On the other hand, it is not moral to allow someone to die because they do not have access to adequate health care. These are big issues. I look forward to real, workable solutions from this administration.

The previous administration has also passed a

Continued on page 7

Happy Valentine's Day!

By David S. Edge



For all you lovers out there, February can mean one thing; heart-shaped candy boxes and roses for a loved one, and cards, cards, cards! Don't forget Cupid with his quiver of arrows!

Remember when we were kids and gave out hand-made valentines to our classmates? Who got what, from who? Who is going to be this one's boyfriend or girlfriend? Candy and cooties! Then there was the little sing-song rhyme, "Jane and Jim sittin' in a tree, K-I-S-S-I-N-G, first comes love, then comes"...well...you remember.

Valentine's Day actually started back in Greece with Cupid. He was the son of Venus and Mars who fell madly in love with a mortal maid, by the name of Psyche. Now old mamma Venus was insanely jealous of Psyche's beauty and ordered Cupid to punish her. Instead, Cupid fell in love and married her!



There is a whole story of how they separated and got back together after a long list of tasks to prove their love ordered by Venus, including a trip to the underworld, but in the end...they lived happily ever after. Venus even made Psyche a goddess so she could live with them in the heavens.

Concerning the events surrounding the date of Valentine's Day, ancient Romans had a festival of fertility that was usually held February 13-15. As Christianity became popular, Pope Gelasius I renamed

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

Avoid Winter Damage

By David S. Edge

It's winter and some of us take the attitude of just hunker down and wait it out. Well, maybe we should rethink this stance. Here is a list of items that can make and keep you a bit healthier!

- 1) **Sunshine.** That's right, a daily dose of Vitamin D from the sun can battle the winter blues. Take a short walk or open the blinds to bask in the light. This bit of sunshine can improve not only your health, but also your attitude!
- 2) **Don't be isolated.** Being alone can create a wear-and-tear, doom-and-gloom attitude which just adds to winter depression. Stay in touch! Even if you can't get out, make phone calls and send emails to have daily interaction with friends and family.
- 3) **Tread lightly.** Wear shoes with good traction to avoid any slips on wet or icy sidewalks. Older folks recover slowly from leg, hip, or back damage that can be the result of a winter fall. On slippery days, avoid going outside unless absolutely necessary.
- 4) **Vehicle maintenance.** Weather can be the cause of a multitude of vehicle issues. So, get your tires checked, battery tested, change your oil, and splurge on new windshield wiper blades. Rain or snow on the windshield needs to be removed so we have a clear field of vision. Wiper blades are a simple fix, but is often one of the minor maintenance items overlooked.

- 5) **Be prepared.** Power outages are a fact of life during stormy months, so ensure there are extra batteries and non-perishable food items on hand to wait out temporary blackouts. It's also a good idea to have a stock-pile of old-fashioned candles, just be sure to use these items safely. Make sure you have working carbon monoxide alarms as well as smoke detectors.
- 6) **Water.** Drinking water is also a necessity, so make sure you have a few gallons stored in the event of a water-service interruption. Don't forget to stay hydrated! A cup of coffee, tea, or even a good old cup of hot cocoa are delicious and comforting, but nothing beats a few glasses of water to avoid dehydration.

**Whether it's cold, icy, or just wet...
take precautions and be prepared!**

Continued from page 1 "Valentine's..."

the holiday Feast Day and declared the holiday be moved to February 14th where it is still held today.

The added romance came along during the Elizabethan era featuring the sonnets and plays of Shakespeare and the like. The commercialization of the holiday didn't begin until 1913, when Valentines' Day cards were introduced by who else...Hallmark!

So, hug your sweetie, send a card, have an extra piece of candy, and hopefully you're the recipient of someone's affections. No one special in your life? Then be bold and make the first move! Nothing ventured, nothing gained.

Happy Valentine's Day!

*Love is...
in the air!*

*Please join us in congratulating
our very own Nancy, who got
married over the holidays!*



*Congratulations Mr. & Mrs. Ball,
and to their children, Gianna and
Hunter! What a beautiful family.
May you have many happy years
ahead...*



Why Am I Me?

Living Conditions.

Many Americans take so much for granted when it comes to our way of life. There are many of us who take things such as clean air, clean water, and abundant food as common rights.

I've been privileged enough to do a bit of international traveling, and have seen, first-hand, what living conditions are like in dozens of foreign countries. Let me tell you, there is nothing like the good old USA.

How you were brought up and the living conditions you were exposed to, helped make you, **you**.

I know there are folks who want to tell me how rough they had it while growing up poor, or with one disadvantage or another, but I can tell you this, even our poorest people in the USA have a lifestyle that millions of others would take in a heartbeat.

Clean water at your fingertips is something we take for granted. In many countries, there isn't enough water to spare for bathing or washing clothes. There is barely enough clean water to drink and cook with, let alone have extra. What if you had to get up every morning and walk three miles to a well that was shared by a whole village, wait in line to get a bucket of water, walk the three miles back to your house, just so you could start breakfast! Imagine doing that seven days a week! What if that well went dry and the next well was ten miles away? You'd get up and walk ten miles each way. What if you had to boil your drinking water to make it safe? Not here, we just turn on the tap.

My guide, on a recent trip, bought his poor, farmer parents a cell phone and taught them how to call him. They thought it was too much trouble to walk to town once a week to charge it, since they had no electricity on the rice farm. Unselfishly, their daughter would borrow a neighbor's bike to make the weekly trip just because she knew how much pleasure it gave their mother to be able to talk to her son. Ninety percent of the country's population were farmers as had been their parents, and their grandparents. If you were born a farmer, there was a 99% chance you'd be a farmer. The difference between rich and poor was staggering. There was no middle class.

In other words, walking three miles in the snow to get to school, or getting up at 4:00 am to milk the cows before breakfast, riding the bus, or taking the train, or some other imagined hardships help to put things in perspective. Your perspective is something that you have developed while growing up, and that makes you, **you**.

Next time you hop in your car to run down the street for a gallon of milk, be glad the store is there and that there will always be milk on the shelf. We have expectations, and we are fortunate to live in a country that allows us such luxuries.

Take advantage of what you have, and allow the folks at American Retirement Advisors to help you make the most of what you have in retirement. You can change your retirement perspective by simply getting expert advice. Give us a call, we are here to help!



David S. Edge

V.P. of "Taking nothing for granted"

Healthcare & Retirement
Planning Professional

Utilizing fact-based decision
making to protect your
retirement lifestyle!



Financial Tip of the Month

By David S. Edge

How to invest or save has more to do with where you are in life than you may think.

Let's begin with definitions.

Invest. (verb) According to Investopia: to put (money) to use, by purchase or expenditure, in something offering potential profitable returns, as interest, income, or appreciation in value.

Save. (verb) According to Google: 1. Keep safe or rescue (something or someone) from harm or danger. 2. Keep and store up (something, especially money) for future use.

By definition, investors accept risk in exchange for a potential return. Savers conversely protect their long-term savings from harm.

In our working years, we are supposed to **accumulate** money for our future needs in retirement. Typically, it is acceptable to take on risk while working which is supposed to be mitigated or reduced by time. This process has served us well up until 2000. 15-year average returns on the markets averaged less than a compounded 3% for that period. You may have fared better in long-term CDs.

The next phase of our investment life is a transitional period we call **preservation**. This phase should begin 5 years prior to retirement and continue about a year after. This period allows plenty of time to tax efficiently, migrate your long-term holdings, into vehicles designed for income in the next phase.

The final phase we call **distribution**. This is where the new purpose of your life-long savings is now income. Depending on your needs, wants, and desires, your money now needs to replace income from work, adjust for inflation, and take care of surprises.

Most folks have their investments do things they were not designed to do. For example, how are you supposed to plan for a steady stream of income from a mutual fund that changes in value every minute, and its returns fluctuate with the wind? Even worse, when the market adjusts, what do you tell the mortgage company or the utility company when the value is 20%, 30% or 40% less than it was last week? How is that conversation supposed to sound? "Hi, sorry my investments adjusted a little bit so I'm going to pay you a little bit less this month." Good luck!

May I suggest a different approach? One that doesn't lose money, one that may add certainties and guarantees that you can count on? Call the office to learn how a comprehensive retirement income plan may solve the concerns you have about running out of money!

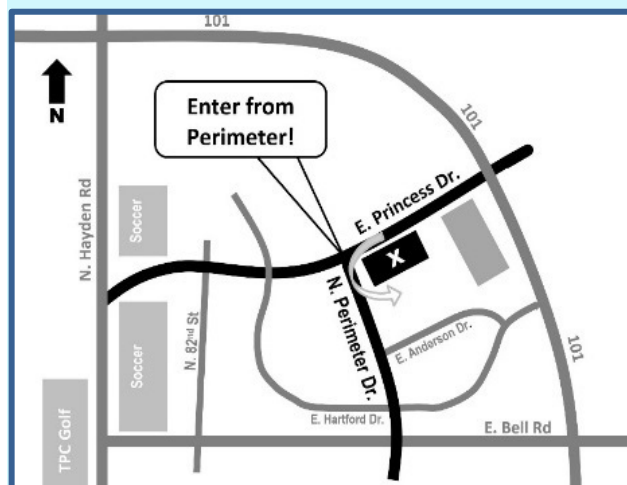


Map to our NEW Scottsdale Office



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

I Want to Switch – Why Was I Denied?

By David S. Edge

We will hear the comment “I was denied, but with Obamacare I thought there weren’t supposed to be any medical or pre-existing questions.”

This is like comparing apples to oranges. The Affordable Care Act has absolutely nothing to do with Medicare. This is actually how it works...



Clients that have a Medigap policy can change their carrier any month of the year they wish. The reason they want to switch is usually to save money on the monthly premium. Medigap plans are Federally standardized and the plans are EXACTLY the same no matter which carrier you buy from. We get inquiries from clients on a regular basis, especially when that are attempting to switch from one Medigap (Supplement) Carrier to another, or stay with the same carrier, but change plans from an “F” to a “G” or vice versa.

The Medigap carriers MUST take you as a policy holder the first time you enroll in Medicare, which for most of us is age 65. You are a guaranteed issue, and they have to take you even if you do have pre-existing conditions. The issue arises (after the initial enrollment period has passed) when a member wants to switch from one provider to another. When desiring to switch, most of the carriers can only accept you if you have no chronic conditions. These are medical conditions that you have developed that you will have for the rest of your life. (Exact parameters vary by carrier. There are two companies that offer plan “F” with limited or no questions.)

So, in other words, you can switch Medigap carriers or plans as long as you are healthy.

Medicare itself has never asked pre-existing medical questions. They never have and they never will. Medicare Advantage Plans, which are alternatives to Medigaps, have only one question. As long as you do not have End Stage Renal Disease (Kidney Dialysis) you can switch.*



Shopping for the most appropriate rate is a good idea at least once a year. So keep up your exercise, keep up your healthy eating, and keep those premium dollars in YOUR pocket.

*Medicare Advantage plans may only be switched during Annual Election Period, Oct 15 – Dec 7.

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!

602-281-3898

www.123EasyTrust.com

Success Story of the Month

By David S. Edge

He said...She said

While assisting many folks and couples with their selections of retirement planning options, we often run into pre-conceived notions about retirement, especially misinformation about Medicare. We will hear things like, “Well, my neighbor told me that her mother.... Or my cousin’s sister told us...”

At times we just have to shake our heads!

Marge and George were just such folks. We spent the first thirty minutes of their appointment dispelling all the things they thought they knew about retirement. Here is a short list of items we discussed.

Marge stated they could get full Social Security retirement benefits at age 62.

Correct answer: Full retirement age for Social Security is age 66. The benefit amount will be approximately 8% less for each year taken earlier. But you can take the discounted amount as early as age 62.

George thought that he didn’t have to get a Part D Prescription Drug Plan along with his Medigap plan because his HR department stated that Part D was voluntary.

Correct answer: While Part D is voluntary, what his HR department rep didn’t explain was that for each month he didn’t have a Part D, he would be penalized later when he did add Part D. The penalty grows each month he doesn’t have his Part D, and this penalty never goes away!

George’s HR department told him he had to turn on his Part A of Medicare when he turns age 65.

Correct answer: If you continue to work with an employer coverage plan, you do not need to do anything.



George also thought he could continue to contribute to his HSA (health savings account) after he retired at age 65.

Correct answer: If you continue to contribute after turning 65 and retired, it will turn your HSA account balance into taxable income. Not a good idea. This could trigger a tax penalty to as much as 33% of the amount in the account! You can continue to use the amount already in the account, but should not contribute additional amounts. Check with your CPA for details.

Marge thought that she could go to any doctor with a Medicare Advantage plan.

Correct answer: Not true. You can only go to doctors, hospitals, and other medical providers in your Advantage plan network.

Point is, when you have questions about Medicare, Retirement Income, Wills, Trusts, or anything else, just call! Think of us as your FREE RETIREMENT ENCYCLOPEDIA!

Continued from page 1 "February..."



law which goes into effect April 10, if not repealed or pushed to a later date, that will require a financial advisor to act in the best interest of a client. Our company has always exceeded all fiduciary standards, so I agree with the spirit and intent of the law. The challenge with complying with the law is there are no rules available to comply with anywhere to be found. Additionally, everyone will now need to pay fees, which we rarely charged in the past, on their entire IRA portfolio. Legislation has been introduced to delay implementation until rules can be agreed upon, which is a good thing!

Where do we go from here?

In change, there is opportunity; all we need to do is find it and help people on their way through it, and we will!

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.

Victoria C. referred Debbie G.

Tom & Alice A. referred Harvey S.

Janice & Terry M. referred Susan Crockett

Pam F. referred Deborah L.

Dr. & Mrs. Tom S. referred John P. & Cathy O.

Anne S. referred Linda W.

Patti Y. referred Kathy S.

Joe & Patti T. referred Leota & Steve M.

John B. referred Susan & John P.

Linda & William T. referred Lynne K.

****WHO referred Debbie G., Linda W., and Susan & John P.?***

(Please 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 February! With 47 carriers in the market this 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.



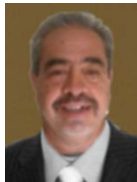
Thea Schaeffer has taken over our marketing department for most of the year, but, during AEP, she has also been helping lots of clients navigate the changes in Medicare.



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?



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! As of the first of the year, she will also be lending her expertise to the planning department.



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-Ball 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 3-1-2017

We represent your interests with over 47 Medicare supplement companies.
Get your free rate comparison
602-281-3898

Medicare Advantage Plans

There are over 34 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)

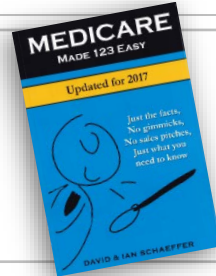
Duration	Institution	Yield to Maturity*
1 year	Pentagon Federal Credit Union/Everbank	1.36%
2 year	EverBank	1.52%
3 year	Pentagon Federal Credit Union/Everbank	1.71%
4 year	Pentagon Federal Credit Union/Everbank	1.87%
5 year	Pentagon Federal Credit Union/Everbank	2.28%

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 1-18-2017

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	Oxford Life	2.05%
4 year	North American	2.05%
5 year	Sentinel Security Life	3.15%

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 1-18-2017



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Be My Valentine!

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

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**

Lenore Little

Look for your gift card in the mail box.

- | | |
|--------------------|------------------------|
| 1. Trust me | 11. Heartbreaker |
| 2. I love you | 12. Oh la la |
| 3. Valentine's Day | 13. Date night |
| 4. Be mine | 14. Red roses |
| 5. Kiss me | 15. Hugs and kisses |
| 6. Romance | 16. Cupid's arrow |
| 7. Groundhog Day | 17. Sealed with a kiss |
| 8. Pisces | 18. Champagne toast |
| 9. Teddy bear | 19. Love is in the air |
| 10. Chocolates | 20. Sweethearts |

This Month's Quiz

Question

Which of these foods is NOT good for your heart health?

- A. Salmon
- B. Blueberries
- C. Tiramisu

Answers To Last Month's Quiz

Question

2017 is the Chinese "Year of the _____."

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

Answer

- B. Rooster

*Send your answers to
Judi@AmericanRetire.com*

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

Congratulations to:

Linda Sampsel

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>Peoria Sunrise Mtn Public Library</u> 21109 N. 98th Ave. Peoria, AZ 85382 Monday, February 06 5:30 PM	<u>Glendale Main Public Library</u> 5959 W. Brown St. Glendale, AZ 85302 Tuesday, February 07 1:30 PM	<u>Burton Barr Public Library</u> 1221 N. Central Ave. Phoenix, AZ 85004 Tuesday, February 07 5:30 PM	<u>Cesar Chavez Public Library</u> 3635 W. Baseline Rd. Phoenix, AZ 85339 Wednesday, February 08 1:30 PM
<u>Glendale Foothills Public Library</u> 19055 N. 57th Ave. Glendale, AZ 85308 Thursday, February 09 5:30 PM	<u>Peoria Sunrise Mtn Public Library</u> 21109 N. 98th Ave. Peoria, AZ 85382 Friday, February 10 1:30 PM	<u>Anthem Civic Center</u> 3701 W. Anthem Way Anthem, AZ 85086 Saturday, February 11 10:30 AM	<u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Monday, February 13 1:30 PM
<u>Appaloosa Public Library</u> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Monday, February 13 5:30 PM	<u>Mesa Dobson Ranch</u> 2425 S. Dobson Rd Mesa, AZ 85202 Tuesday, February 14 1:30 PM	<u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, February 14 5:30 PM	<u>Mustang Public Library</u> 10101 N. 90th St. Phoenix, AZ 85258 Wednesday, February 15 1:30 PM
<u>Mesa Main Public Library</u> 64 E. 1st Street Mesa, AZ 85201 Wednesday, February 15 5:30 PM	<u>Ironwood Public Library</u> 4333 E. Chandler Blvd. Phoenix, AZ 85048 Thursday, February 16 5:30 PM	<u>Pyle Adult Recreation Center</u> 655 E. Southern Ave. Tempe, AZ 85282 Friday, February 17 1:30 PM	<u>Appaloosa Public Library</u> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Saturday, February 18 10:30 AM

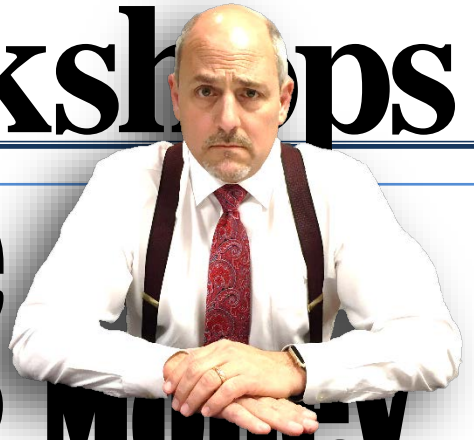
City of Surprise
 1600 N. Civic Center Dr.
 Surprise, AZ 85374
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 11:00 AM

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Scottsdale Public Library- Mustang Branch
10101 N. 90th St. Scottsdale, AZ 85258
Tuesday, February 21 at 5:30 p.m.

Glendale Public Library- Foothills Branch
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Thursday, February 23 at 5:30 p.m.

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