



Happy Birthday America!

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The Golden Rule & the new ERISA Fiduciary Standard.

By David P. Schaeffer

Let me begin with what I believe to be a standard to run any business. The golden rule, as memory serves, “Do unto others as you would have them do unto you.” I don’t think that goes far enough when an advisor is tasked with managing someone’s retirement nest egg.

Our fiduciary standard has five tenets that cannot be broken:

1. **To always act in the best interest of the client even if we are not compensated.**
2. **To always place the client’s needs above our own.**
3. **To always seek the highest quality solutions.**
4. **To never settle for the common answers.**
5. **To share all research with our clients.**

Our standard exceeds the Securities and Exchange Commission (SEC), Financial Industry Regulatory Authority (FINRA), Department of Labor (DOL), and the Certified Financial Planner Board’s (CFP) definitions. Our standard is much more diligent.

Under their (SEC, FINRA, DOL and CFP) fiduciary rules, you must act in the best interest of the client. But in practice, it is not a violation to sell a product that is not the best in class. In other words, if I worked for a company that sold its own brand of variable annuities (I don’t, but if I did) and I thought that product was appropriate for your portfolio, it would be considered “ok” to sell you that product. What if there were 150 similar products in the market, many with lower fees and more attractive benefits? Under the old and newest standards, it is still permissible. How

Continued on page 7

Facts on 4th of July History

By David S. Edge



Americans love their holidays and the 4th of July is one of the granddaddies of them all!

*Many citizens think we celebrate the signing of the Declaration of Independence but actually it is the celebration of the adoption of the document as voted on and approved by the Continental Congress on July 4th.

*John Adams wrote to his dear wife that July 2nd will go down in history as Independence Day but, alas, only 2 members signed it July 2nd and the body politic didn’t approve it until July the 4th! Most of the members didn’t actually sign the Declaration until August 2, 1776. This is the document on display in the rotunda in Washington, D.C. The first actual draft of the Declaration of Independence was lost.

*On the back of the original document it is written “Original Declaration of Independence dated 4th of July 1776”.

*The Pennsylvania Evening Post was the first newspaper to print the Declaration for public consumption.



*July 4th didn’t actually become a Federal holiday until 1870.

*Many countries around the world celebrate the 4th of July along with Americans. Many of the countries started celebrating as a way to bring in American tourists.

Continued on page 7

“Providing financial certainty is our mission.

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

David P. Schaeffer





Health Tip


What color are your fruits and vegetables?


By Sharon C. Groves

As we all know, fruits and vegetables all contain nutrients that the body needs to grow and be protected from diseases. But it definitely pays to know what the colors of your fruits and vegetables mean.


 **RED:** contains lycopene, ellagic acid, quercetin, and hesperidin, Vitamin A and C. Some of these include watermelons, strawberries, cherries, tomatoes, red peppers, and red onions. Reds slow down aging and protect against Alzheimers. Reds also help fight heart diseases, many types of cancer, and guard against diabetes.

ORANGE & YELLOW: Contains flavonoids, lycopene, potassium, Vitamin C, and beta-carotene. These are oranges, grapefruit, lemons, bananas, carrots, sweet potatoes, pumpkin, and corn. Orange and yellow lower bad cholesterol and blood pressure, fight harmful free radicals, keep joints healthy and reduces chances of prostate problems. 

 **GREEN:** Contains fiber, lutein, calcium, folate, Vitamin C, beta-carotene. Green fruits and vegetables include green apples, artichokes, arugula, asparagus, avocados, honeydew, and green pears. Greens keep digestive tract healthy, keep bones and teeth strong, reduces risks of some cancers, maintains good eyesight, and improves the immune system.

WHITE: Contains beta-glutens, EGCG, and lignans. 

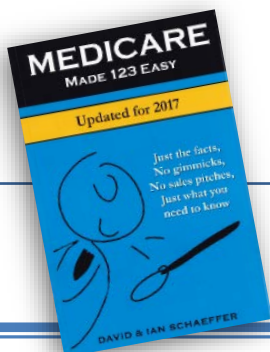


Examples are garlic, ginger, mushrooms, onions, white corn, turnips, and white peaches. White peaches help protect you from strokes and reduce risk of certain types of cancers like colon, breast, and prostate. They also help balance hormone levels, lower blood pressure, and protects against heart diseases. 

PURPLE & BLUE: Contain lutein, Vitamin C, flavonoids. These include eggplant, cabbage, endive, plums, and blueberries. The blues and purples are good for the immune system, keeps eyes healthy (especially the retina), keeps the gastrointestinal tract healthy, and help reduce body inflammations.

There are wonderful health benefits with a fruit and vegetable-rich diet. They lower risk of death from any cause, especially from cardiovascular diseases and cancer. The death risks for those who take 5 portions or more of fruits and vegetables per day are reduced by 33%. They are also a great source of fiber. Fiber helps the digestive system process the food we eat. Vegetables are naturally low in fat and perfect for when you'd like to maintain a healthy and fit body.

We all probably remember our mothers telling us to “eat all your vegetables” and “eat some fruit”. She sure was smart wasn't she? 



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

Why Am I Me?

Driving!

Most of us have a choice when it comes to what kind of vehicle to drive. Did you buy new or used? What color? What features? Sometimes we don't have a choice, sometimes we do. But whatever we drive, it makes you, **you!**

Looking back and remembering when you first started to drive you can probably remember the instructor (usually Mom or Dad) cringing as you pulled out of the driveway. Of course they just wanted to keep you safe, and hopefully get back in the driveway later with no major damage. For most of us, we survived!

Being exposed to farm tractors and trucks at an early age, I learned to drive pretty quickly, out of necessity. If you can drive the tractor at age 6-7, it frees up the adults to do other work you can't do. But being a teenage boy, we all dreamed of driving the family car onthe paved road.

My brothers and I could all drive trucks and tractors, but we never really got to drive on the road until age 15 when we could get a learner's permit. Man oh man; we looked forward to that day. My Mom was our first teacher and had her own ideas about how to go about the task. We paid attention and did it her way until we could drive on our own....solo!

Since that day I would have a hard time remembering all the cars, trucks, vans, and motorcycles I've had, but I can tell you I remember some very different driving experiences over the years. Driving in foreign countries is always challenging especially if they drive on the wrong side of the road. Remembering which side of the road you're supposed to stay on was ok, but making turns correctly was my challenge.

A recent fun drive was in Germany where we drove in a Trabi-Safari around the city. We were driving these post-World War II cars that were manufactured during the cold war era before the Berlin Wall came down. These Trabi cars are made of compressed cardboard, had two-stroke engines, windshield wipers, a very simple transmission, and headlights and blinkers. No frills here folks...just a real basic car. After the unification of Germany, nobody wanted these cars any more, now that they had access to much better autos from the west. A local entrepreneur kept 50-100, and painted them all wild color schemes. Now tourists rent them to drive all over Berlin sightseeing in small caravans of 10-12 cars. We were as much of an attraction as the sights we were visiting, as many tourists took



photos of the old, wildly-colored cars. My wife said between the funky car and the sights we visited, she thought it was our most fun day while in Berlin!

So whether it's a sports car, truck, family van or whatever, what you drive is part of what makes you, **you!**

We all have that time when we are replacing or planning a major decision for something of value, such as a vehicle, major appliance, a new career, selecting what to major in at school or university, or moving to a new home. We seek out experts and perform research in order become educated about our choices **before** we make that decision. That's just plain smart!

Do you need to look for new medical plans, retirement financial opportunities, wills or trust, life insurance, long-term care options? Don't make the decision on your own! Give your local experts a call, were here to help!



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





Financial Tip of the Month

David S. Edge

Full Social Security benefits start when?

Most folks think their full Social Security monthly benefit starts at age 66. You can start it as early as age 62. Well, that used to be correct!

As of January 1, 2017, full Social Security retirement age is 66 and 2 months, for folks born after 1954! These additional months keep growing over the next several years in order to receive your full retirement benefits, depending on your **birth year**.

We've made a chart to assist you in revealing the year and month for full retirement benefits. One of the reasons this is important, it's when you reach **full** retirement age for Social Security benefits, *this is also* the same time you can collect Social Security benefits and make as much income as you wish with no penalty.

YEAR OF BIRTH	FULL RETIREMENT AGE
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960	67

What you may not know is that while you can activate your Social Security benefits at age 62, for every year you take it early from your full retirement, your benefits will be less each year accumulatively. The difference in your benefits between age 62 until age 66 can be as much as 33%! So, if your benefits at age 66 will be \$1,000 per month, your benefits at age 62 could be as low as \$670 a month. Over a year, that difference is almost \$4,000 a year. That's not pocket change!

If you decide to wait, your Social Security benefits will grow by 8% a year. Using the same example of \$1,000 per month at 66, that amount would grow to approximately \$1,320 a month. Over a year that difference would be another \$4,000. Between age 62 and age 70, the yearly difference is approximately \$8,000 a year in Social Security benefits.

There are differing opinions about when exactly to take your Social Security benefits, but with an experienced planner, the calculations can be made quickly and accurately and then you can make a "Fact-Based Decision"!

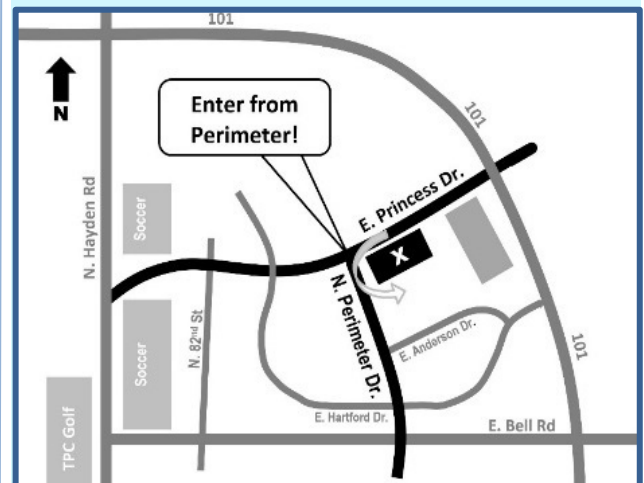
Register today for our FREE monthly workshop on Social Security Benefits and get educated on when and how you can maximize your options for what is most appropriate for you! Call us we can help!

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.

Success Story of the Month

By David S. Edge

My co-pays are too much!!!

Frank is 58 with permanent disabilities and has qualified for Medicare Disability as well as Supplemental Security Income. He was discussing his medical and prescription medication bills with his next door neighbor, Hanna. His medical and prescription medication co-pays were expensive and he could not believe what he had to pay each month. This was especially disconcerting to him due to being on a fixed disability income.

He has been on the same Medicare Advantage Plan for years, and could not understand why he had to pay so much for his medications and co-pays for medical services.

Hanna asked a simple question, “When’s the last time you shopped all the plans to see if you can find better coverage?”

Frank was somewhat dumbfounded and didn’t even know he could switch plans and how to go about getting comparison information. Lucky for him that Hanna had the easy answer for him. “Why don’t you see my advisor and they will do all the work for you for free, because at American Retirement Advisors they are happy to help you shop! Best of all there is no charge for this service!”

He hesitated and asked the question we hear all the time “What’s the catch?”

“There isn’t one!” Hanna replied. “My advisor takes the time to get licensed and certified with all the plans available so that they can comparison shop and find the most appropriate plan for you”.

Frank gave us a call and set up an appointment. After meeting with him and getting the details of his current primary care doctor and specialists, along with volunteering his current prescription medications, the search began.

As we reviewed his options, Frank simply could not believe how much money he would save just on his co-pays for medications alone. He was paying over \$200 a month in co-pays for prescription medications and on the plan we found for him his co-pay was only \$20 for the exact same medications. The new plan also allowed him to retain his primary care doctor as well as his specialists.



“Frank didn’t even know he could switch plans!”

“Why didn’t anybody tell me about you guys? I didn’t even know I could switch plans or how to even do a search and comparison!” This is great! Do you realize how much money I’m going to save?”

Remember, anyone can change their **Medicare Advantage** plan each year during the Annual Election Period (open enrollment) during October 15th through December 7th. Your new plan will start January 1st of the New Year.

So, do you have a family member, neighbor, or a friend who might be stuck on a plan and don’t realize their options? Call us! Where here to help!

Continued from page 1 "4th of July Facts ..."



*At the time the Declaration was signed there were only approximately two and a half million Americans compared to our 326 million currently.

*July is home to some other less known holidays like: National Ice Cream Day (16), National Hot Dog Day (19), National Tequila Day (24), Parents Day (23), and for you foodies, National Fried Chicken Day (6), Lasagna Day (29), and National Cheesecake Day (30)! There are dozens of these special days for July!

So whether it's a backyard BBQ, a day at the lake or river, kick back and thank our founding Fathers for risking their lives to serve notice that we will not be denied our freedom! Like freedom of religion? Then thank God. Like freedom of liberty? Then thank a Veteran! Happy 4th!!!



Continued from page 1 "Fiduciary Standards..."

is that acting in the clients' best interest?

We will serve our community whether we are compensated or not. In many cases we meet with people that just need a hand in understanding their V.A. benefits, Social Security benefits, or employee or retiree health benefits. We don't charge folks to answer questions.

Since the firm was founded, I have mandated that our clients get the most appropriate solution available, whether we could offer it or not. Let's say you really need a CD from a bank. We no longer offer banking products. Wouldn't it make sense to get the highest rate available on your FDIC insured savings? We do the research and direct you to the firm offering the solution. Remember the movie "Miracle on 34th street"? I didn't make this stuff up, it's just the right thing to do.

Common wisdom is usually based in truth, but must be altered for the time in which we live. The old 60% stock and 40% bond portfolio of great companies was the common wisdom for a dividend income plan in the 50s through the 90s. Then 2001 and 2007 hit. Gone are the old solutions, because today they no longer provide the answer people need. We adjusted before any of our clients suffered a loss; many profited in the downturns.

Have you ever wondered how your current and past advisors selected the financial products for your portfolio? Did they have a basket of pre-screened offerings? Pre-assembled portfolios? Were they limited to just a few choices in an effort to sell more and bolster a firm's volume bonus? We have always shared our research, product selection process, and the monies we earn with our clients. We are 100% transparent. Ask us the hard questions, we answer!

Bottom line, we do what we say, when we say, and share how. Just ask our wonderful clients!

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.

Adrienne B. referred by David/Debbie S.

Robert B. referred by Fola O.

Brian E. referred by Martin C.

Gwen & Dale K. referred by Neal S.

Steve O. referred by Larry P.

Robert T. referred by Nancy S.

Harold G. referred by Todd N.

Sally & Ken V. referred by Gayette R.

Regina Y. referred by Pam F.

Mark & Sylvia W. referred by Roy B.

Anthony & Carol B. referred by Mark V.

Magdolna T. referred by Linda ??

Linda ?? please send your contact info**

Gayette R. referred by Dave S.

Rita & Doug L. referred by Syl & Linda H.

Paul & Barbara P. referred by Kurt S.

Diane M. referred by Anne McH.

Gary & Carolyn G. referred by Cecil & Linda A.

Slavica & Mirko K. referred by Grace R.

Mary B. referred by Steve S.

John & Annette C. referred by Gail F.

Pamela M. referred by Terry P.

Paul O. referred by Mark & Cindy M.

Mona & Ricky S. referred by Paul H.

Grant L. referred by Pat B.

Cathy W. referred by David S.

Kitty S. referred by Barbara McB

Larry H. referred by Dennis & Ruth H.

Susan W. referred by Paul F. and Jerri K.

Lynda & Patrick I. referred by Kazzie T.

Kay & Thomas L. referred by Cathy F.

William & Roberta McG. Referred by Vic B.

Leigh & David S. referred by Carol & Kerry L.

Mark & Judy B. referred by Nancy & Larry F.

Rebecca T. referred by Harriet T.

****Please send your contact information to judi@americanretire.com**

We appreciate your referrals!

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

Our Advisors, Planners and Partners.



Sharon Colbert-Groves plays a dual role. As a full-service advisor, she helps clients select and update their Medicare plans. As our senior client care specialist, 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.



Thea Schaeffer is our Director of Marketing for most of the year, but, during AEP, she has also been helping lots of clients navigate the changes in Medicare.



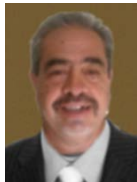
Welcome to Ian Schaeffer. As our on-staff Process Engineer, he works diligently to improve our client experience both in our office, and at your home.



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



Welcome to Kris Sollenberger, who will be spearheading our on-line Life Insurance Division. His enthusiasm is contagious and he can't wait to help our clients!



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 client care specialist. Sharon will be teaching her the ins and outs of taking extra special care of our clients.



Meet Orlando Cruz, a full-service advisor. As a bi-lingual planner, he is sure to be a great addition to our team!



Join us in welcoming our newest addition, Judy Shandler. Judy is adept at many things and has already proven to be a huge asset to our entire team.

Tom Bugbee, 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

Lowest Medicare Supplement Rates (85255 - Maricopa County)

Gender	Age	Plan	Carrier	Premium*
Male	66	F	United Healthcare	136.70
Female	66	F	Greek Catholic Union	123.10
Male	66	G	American National Life	115.47
Female	66	G	Greek Catholic Union	101.82
Male	66	N	United Healthcare	92.78
Female	66	N	Greek Catholic Union	84.20
Male	71	F	Greek Catholic Union	156.66
Female	71	F	Greek Catholic Union	136.23
Male	71	G	Greek Catholic Union	129.58
Female	71	G	Greek Catholic Union	112.67
Male	71	N	Greek Catholic Union	107.15
Female	71	N	Greek Catholic Union	93.18

Rates are accurate at the time of production. Included in the list are fraternal organizations, and service organizations and carriers with ratings above B+.
*Source: CSG Actuarial effective dates 9-1-2017

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123EasyLife.com



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

Duration	Institution	Yield to Maturity*
1 year	Goldman Sachs/Synchrony	1.40%
2 year	Synchrony Bank	1.65%
3 year	Goldman Sachs Bank USA	1.90%
4 year	Synchrony Bank	1.95%
5 year	Synchrony Bank	2.35%

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 6-14-2017

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	Guggenheim/Delaware Life	2.00%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.32%

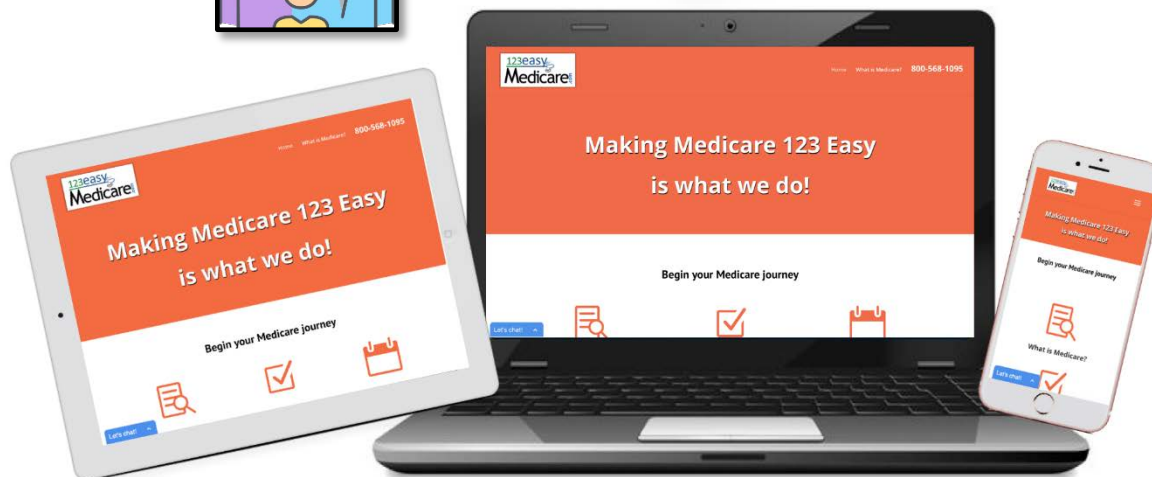
Rates are accurate at the time of production. Excluded from the list is fraternal organizations, service organizations and carriers with ratings below B.

*Source: AnnuityRateWatch.com 6-14-2017



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



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www.123EasyMedicare.com

www.123EasyRetire.com

www.123EasySocialSecurity.com

Happy Birthday America!

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

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!

YOUR NAME: _____

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

*Congratulations to
Last Month's Puzzle Solver*

Helen Lively

Look for your gift card in the mail box.

- | | |
|---------------------|-----------------------|
| 1. Ruby | 11. John Hancock |
| 2. Julius Caesar | 12. Yankee Doodle |
| 3. Grilled Hot Dogs | 13. Francis Scott Key |
| 4. Fireworks | 14. Bald Eagle |
| 5. Watermelon Seeds | 15. Allegiance |
| 6. Sack Races | 16. Blueberry Month |
| 7. Apple Pie | 17. Philadelphia |
| 8. Independence Day | 18. Parades |
| 9. Thomas Jefferson | 19. Liberty Bell |
| 10. By The People | 20. Lady Liberty |

This Month's Quiz

Question

Where is America's Best City for Summer Travel?

- A. Las Vegas, NV
- B. Portland, OR
- C. San Diego

(According to <http://www.travelandleisure.com>)

Answers To Last Month's Quiz

Question

What Disney character has a birthdate in the month of June?

- A. Donald Duck
- B. Mickey Mouse
- C. Snow White

(According to www.projectbritain.com)

Answer

- A. Donald Duck

Send your answers to
Judi@AmericanRetire.com

YOUR NAME:

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

Congratulations to:

Syl Reyes

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>Mesa Main Public Library</u> 64 E. 1st Street Mesa, AZ 85201 Monday, July 10 1:30 PM</p>	<p><u>Appaloosa Public Library</u> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Monday, July 10 5:30 PM</p>	<p><u>Peoria Sunrise Mtn Public Library</u> 21109 N. 98th Ave. Peoria, AZ 85382 Monday, July 10 5:30 PM</p>	<p><u>Glendale Main Public Library</u> 5959 W. Brown St. Glendale, AZ 85302 Tuesday, July 11 1:30 PM</p>
<p><u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, July 11 5:30 PM</p>	<p><u>Mustang Public Library</u> 10101 N. 90th St. Scottsdale, AZ 85258 Wednesday, July 12 1:30 PM</p>	<p><u>Anthem Civic Center</u> 3701 W. Anthem Way Anthem, AZ 85086 Wednesday, July 12 5:30 PM</p>	<p><u>Desert Broom Public Library</u> 29710 N. Cave Creek Rd. Cave Creek, AZ 85331 Wednesday, July 12 5:30 PM</p>
<p><u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Thursday, July 13 1:30 PM</p>	<p><u>Glendale Foothills Public Library</u> 19055 N. 57th Ave. Glendale, AZ 85308 Thursday, July 13 5:30 PM</p>	<p><u>Mesa Dobson Ranch</u> 2425 S. Dobson Rd Mesa, AZ 85202 Friday, July 14 10:30 AM</p>	<p><u>Burton Barr Public Library</u> 1221 N. Central Ave. Phoenix, AZ 85004 Saturday, July 15 10:30 AM</p>
<p><u>Downtown Chandler Copper Room North</u> 22 S. Delaware St. Chandler, AZ 85225 Saturday, July 15 1:30 PM</p>			

Register online at www.123EasyMedicare.com

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

Informational Workshops

123easy
Social Security



Learn how to maximize your benefits!

Did you know for married couples there are...

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

**Attend this FREE
40-Minute Presentation**

Everything you need to know about Social Security

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

**Tuesday, July 18
at 5:30 p.m.**

**WHAT
ARE
YOU ON?**



Attend this Retirement Income Planning Workshop.

**Learn how to protect your savings,
and ensure you can enjoy whatever is on your list!**

- 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

Location: Our New Office
8501 E. Princess Dr. #210 Scottsdale, AZ 85308
Thursday, July 20 at 5:30 p.m.

**Retirement
Income Planning
Workshop**

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