



“Up, up and away!” Celebrating the first hot air balloon flight on June 4, 1783!

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I met with a good friend and learned quite a bit!

By David P. Schaeffer

I have always been a fan of less regulation and more innovation. That may have been a slogan we all may have heard in an election campaign or two.

To the point, my friend is one of the top estate planners in the United States. Most CPAs, estate planning attorneys, and certainly most financial advisors, cannot measure up to his ability to see challenges and propose solutions before trouble ensues. He can see through most rhetoric and conversation and get to the root of a challenge instantly and accurately.

The challenge for me is when a talented advisor is faced with few prospects to serve; a “scarcity” mentality takes over. For the advisor this would mean that their decisions seem to favor an attitude of “better make the most I can” from this client while they are in a buying mood. This is contrary to the way we run our practice at American Retirement Advisors. I was shocked to realize so many financial professionals manage their practices in this manner.

Our firm’s mantra has always been ‘do what’s right for the client’ even if we are not compensated for our efforts. Most folks in business and especially in the financial services industry, to this day, look at me like I’m crazy. Even my best friend in the business.

Then it hit me. We take a completely different approach to our practice. We operate with an “abundance” mentality. We give most of what we earn back to our clients. Not in cash, but in personal service. We have three client service professionals per advisor. The industry suggests ½ service person per advisor. We see on average 6-11 clients per day per advisor. Most

Continued on page 7

Dear Dad...

By David S. Edge



June is busting out all over!

Many of you will recognize this line from the musical “Carousel” as it is celebrating that summer is here, and everything is blooming and farms are in full planting and growth mode. But beside this fun song what else about June is special?

Well... Father’s Day is June 18th this year so let’s not forget to celebrate dear old Dad. But in some countries Father’s Day is celebrated on the 19th of June.



The history of Father’s day started in 1909, when Mrs. Sonora Smart Dodd was at church listening to a sermon on Mother’s day when she realized that Fathers were just as important. The very next year, the first Father’s Day was celebrated on June 19, 1910. Years later and through several changes, President Nixon signed the public law in 1972 that made Father’s Day official as the third Sunday in June.

Fun Father’s Day facts;

President George Washington never had any children but did adopt his wife’s children from her first marriage.



A great dad and writer, A.A. Milne created the “Winnie the Pooh” book series for his son Christopher Robin.

Everybody loves great TV dads including Sheriff Andy Taylor from Mayberry, Tim Taylor from Tool Time, and Danny

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

The Benefits of Dark Chocolate!!

By Sharon C. Groves



Come Over to the Dark Side! No, we're not talking about Darth Vader. We're talking about cocoa. . . . aka DARK CHOCOLATE. Yes, it is healthy for you.

Chocolate was once highly valued and considered as "Nectar of the Gods". Chocolate is a range of foods derived from cocoa, mixed with finely powdered sugar to produce a solid confectionery.

There are three types: Milk chocolate is made with milk and sugars and is only about 10% cocoa. While not devoid of all nutrients, there may be a better choice. Cadbury is the brand leader in the United Kingdom and Hershey's is most popular in the USA.

Dark chocolate, also known as "plain" or "black" chocolate adds fat and sugar with a lower amount of milk or no milk at all. Dark chocolate can be eaten as is, or used in cooking. Cocoa percentages usually range from 70% to 99%. "Dark" is also known as semisweet and extra dark as bittersweet. Percentages of cocoa in chocolate varies widely.

White chocolate is made from sugar, milk, and cocoa butter without cocoa solids.

Don't forget cocoa powder and how our moms fixed us cups of hot cocoa on a chilly morning with buttered toast. Yum!

it's easy to find an excuse to eat it. But before you start eating chocolate bar after bar, there is a small catch to all this. Chocolate, no matter the type, is still a source of calories and because it tastes oh-so-good, it's easy to overdo it.

The question remains: Milk Chocolate vs. Dark Chocolate? Although milk chocolate may taste great, it's not nearly as good for you as dark chocolate. This is because milk chocolate contains less original cocoa bean than dark chocolate. Although milk chocolate does contain cocoa solids, it's often diluted with milk, sugar, and cream.

Plus, not all chocolates are created equal. To get the health benefits, you really have to know which chocolate bar offers the most amount of nutrients and the least amount of calorie-ridden fat and sugar. Shoot for chocolate that is at least 80% or higher in cocoa and NOT processed with alkali. Processing with alkali renders less flavanols. This is called "Dutching".

Cocoa is a fabulous source of flavonoids, a special class of antioxidants that are the primary reason chocolate is now considered to be a good-for-you treat.

The higher the percentage of cocoa, the more flavonoids, and the better for you the chocolate becomes. Plus, dark chocolate varieties often have less added sugar and fat which can also improve it's overall nutritional value.

Flavonoids are often found in wine, fruits, vegetables, and, of course, dark chocolate. They have been shown to reduce the amount of cell damage often implicated in heart disease, improve vascular functions, and can

assist in lowering blood pressure. Flavonoids can also enhance the power of vitamin C and prevent inflammation throughout the body when eaten in proper amounts. Some studies have also shown that they may be beneficial in keeping blood glucose levels stable and may help normalize cholesterol levels as well.

Another point to remember when choosing chocolate is, currently the FDA does not allow a product to be labeled as "chocolate" if contains vegetable fats or oils. However, some are labeled as "chocolatey" or "made with chocolate" as with Hershey's Mr. Goodbar.

*Continued from page 1
"Dear Dad..."*



Tanner from Full House. Who was your favorite TV dad? Ward Cleaver, Mike Brady, or Jim Anderson? Humm. . . and what TV shows were they from?



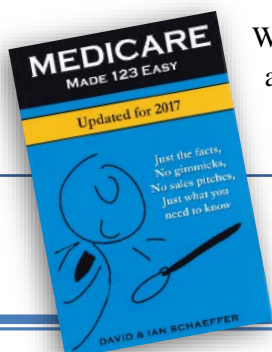
A rose is the official flower for Father's Day. Red if dad is still living and white if he is deceased.

A tie is still a traditional gift for dad!

More and more dads are becoming "Mr. Mom" as stay-at-home dads. Some 150,000 dads in the USA are at home raising the kids these days.



We may not shower him with praise, nor mention his name in song, and sometimes it seems that we forget, the joy he spreads as he goes along, but it doesn't mean that we don't know, the wonderful role that he has had, and away down deep in every heart, there's a place that is just for dad...



With all the talk about how certain types of chocolate are good for you,



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

Why Am I Me?

Choices. You don't know what you have!

It's been my experience that many Americans don't always appreciate what we have and tend to take a lot of things for granted. Many Americans have not visited other countries that are not so benefit rich, and therefore have no appreciation for simple things like clean fresh drinking water, flushing toilets, cars, gas, and best of all... American grocery stores.

In my international travels over the years it didn't seem to matter whether it was Europe, Africa, Asia, or wherever, the local amenities were lacking, compared to right here in the good old U.S.A.

Access to fresh drinking water and food is a biggie in my book. I was amazed when some foreign friends arrived for a visit and to spend time in my home. They simply could not get over the fact that you could just drink water coming out of the spigot in the kitchen. "You don't have to purify the water first"? They exclaimed! Their other big shock was a visit to the local grocery store. They thought we had access to a "special store" and it was only when we took them to several grocery stores that they realized all grocery stores were so abundant in what was stocked. The wife could not get over the fact that you went shopping once for all your groceries for the week! She has to shop daily on her way home from work for dinner every day! The butcher shop, the cheese shop, vegetable stand, bakery, and dry goods shops were all separate. Additionally, the other astounding thing was American refrigerators, they are so big! My guest's ice box in their home is a small affair holding only a few cubic feet of food items.

Another thing I appreciate may sound silly, but its *American toilet paper!* In other parts of the world the texture is more like cardboard or sandpaper! Talk about being thankful!



Growing up poor in America is still like middle class in other countries. I personally appreciated every single thing I received from a free education, free music lessons, art, to sports, which were all part of the local public school system where I grew up. Many American kids today do not take advantage of the choices they have offered at school. Unfortunately, they seem to be more interested in the latest fad or music rock group than learning how to read a map or get an education. Sadly the "entitlement attitude" is prevalent amongst our youth. In third-world countries, kids are lucky if there is even a school to go to. With no education, poor perpetually stay poor due to the lack of choices or opportunity.

It's not all gloom and doom as there are always the people who recognize opportunity when they see it and grab it and run with the chance to improve themselves. These are the people who succeed because they know what they have! They make choices!

Take a fresh look at what you have because it's all about choosing from everything available. ***At times you don't know all your choices,*** and that's when you seek out advice from experts. Your education in areas of Medicare, Retirement Planning, Wills, Trusts, "Power of Attorney", and "Do not resuscitate" orders? ***Don't know? Call us we can help!***

Is Your Life Insurance Up To Par?

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





Financial Tip of the Month

By David S. Edge

International Travel & Medical Coverage?

When folks are traveling outside of the country, and they have Medicare as their health insurance coverage, they don't seem to realize that Medicare will not pay for any health services outside of the U.S.A.

If you have a Medigap or Medicare Supplement plan C, D, F, G, M, or N, these plans include an 80% reimbursement up to \$50,000 lifetime. Keep in mind that the medical services received in a foreign country must be an emergency and they will not reimburse the medical service or procedure unless it is for a medical service that is also normally covered in the U.S.A.

What's the alternative? You can shop over 50 companies that sell international medical coverage. At American Retirement Advisors, we have access to shop for all plans on the open market and compare exactly what coverage you want, and the amount of coverage you want, for the specified time period of travel!

Things to consider that you might want covered can be extensive. Emergency medical, flight for life back to the U.S.A. including family members, routine medical, lost luggage, rental car, emergency travel home in the event of civil disturbance in the country you are visiting, adult and/or children coverage, and many more financial coverage issues. The policy can even include trip cancellation coverage in the event you or the family member you are traveling with gets sick at the last minute and you have to cancel the trip.

I recently took a two-week trip to visit several Pacific Rim countries and took my wife and adult daughter with me. We had total coverage up to \$1 million dollars for only a \$400 policy fee.

When I was shopping for policy coverage, I found some companies that wanted to charge as much as two thousand dollars for the exact same coverage... so it pays to shop!

Now, we don't want everyone to panic over their medical travel insurance, as in most cases if you're only going to Canada, Mexico, or on a cruise in the Caribbean for a week, most likely there is travel and/or medical insurance that can be included in the purchase price of your trip for a small additional fee. In an extreme emergency case, since you are still close to the U.S.A., you can just

board a plane and be home in a few hours if need be. So, in this short trip scenario, it's a judgement call on whether you need additional medical coverage or not.



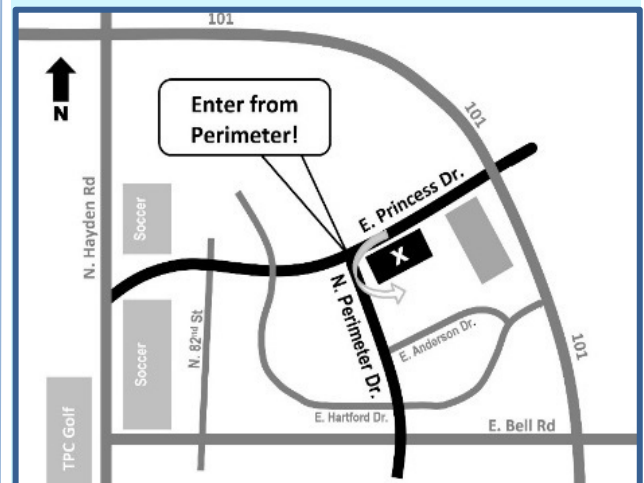
Continued on page 7

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



When are prescription drugs stale, and what to do with them?

While we all attempt to take medications as directed by our doctors, there are times when leftover medications tend to pile up in the old medicine cabinet or in the that bedside drawer. So, let's take a peek and see if we need to do some housecleaning shall we?

The number one rule is to take medications as directed by your doctor. Sometimes we find ourselves switching medications in the middle of 30 to 90 days and now we have leftover meds just sitting in the bottles. "I'll keep those just in case" we think to ourselves. Then the next thing you know... there are several and even dozens of old medications stocked in storage. At times, we can't even remember what ailment they were supposed to cure, but we keep them just in case.

OK, let's pick a day and review and clean out all the old miscellaneous pill bottles. We need to dispose of them in a *safe manner*.

Many pharmacies and government agencies have disposal or what they call "take back" programs and you can just look up online "*medical prescription recycling locator*" to find participating locations in your area. Your local DEA office can take those unwanted meds and incinerate them along with other illegal drugs confiscated in law enforcement activity. The government site for medical Rx disposal locations is <https://apps.deadiversion.usdoj.gov> Just enter your zip code and state, and ta-da! Recycling locations in your area will appear on your computer screen!

You can also dispose of old medication safely by just crushing them into powder and mixing them with some old coffee grounds, kitty litter, sawdust, or anything that will make them unappealing to other people or pets. Then place the sealed bag in your garbage. Most types of pill containers can be recycled and just need to be placed in the recycle bin to be picked up. Be sure to remove any identifying information such as your name, phone, or address before tossing away the old bottle or plastic capsule container.

While unused medical equipment still in original packaging can be recycled in many cases, prescription medications, in most cases cannot be recycled. The safest way is to incinerate the old pills and meds, so that these chemicals don't wind up in landfills. Don't flush them down the toilet either! It just adds the unwanted chemicals into our water treatment plants and makes it that much harder to filter the water into clean drinkable water.

When in doubt about expired meds, ask your local expert! Your pharmacist! Don't play doctor by giving your medications to another person. You were prescribed those specific medications, based on a lot of factors and the person you give your medications to, might not be a good candidate. Not all prescription medications interact with all other prescription medications. We don't want any accidental trips to the emergency room because of bad medicine or accidental overdose!

Continued on page 7

A decorative graphic with a black border and ornate scrollwork. The text is in red and black. At the top is a spade symbol, and at the bottom is a red heart symbol.

CASINO NIGHT
WAS SO MUCH FUN!!!

OUR CLIENT APPRECIATION EVENT WAS JUST FOR YOU!!! THANK YOU TO ALL OF OUR CLIENTS FOR MAKING IT SUCH A SUCCESSFUL EVENT.

Check out the pictures on our FaceBook page at:
American Retirement Advisors

Success Story of the Month

By David S. Edge

Susan was in our office going over her Medicare options and as we completed assisting her in choosing the most appropriate plan we always ask “*is there anything else we can help with*”?

After a short pause, she started asking if we knew of any assistance she could qualify for to assist with care for her elderly mother? Did we help with that kind of thing?

While we can't personally assist you we do know of several government assistance programs that can help with elderly parents!

Contact the office of Administration on Aging (AOA) online. You can reach them at <https://aoa.acl.gov> or call the national assistance information line at **202-401-4634**.

You can also call “Eldercare Locator” to find local resources at **800-677-1116**.

“After a short pause, she started asking if we knew of any assistance she could qualify for to assist with care for her elderly mother?”

At AgingCare.com you can find online guides for Home Care, Veterans' Benefits, and Caregivers' Survival. The Caregivers guide is especially helpful for folks caring for an elderly family member. At this site there are also city-by-city offices in Arizona that can assist with local issues. For City of Phoenix, you can also call **602-542-4446** for the Arizona Department of Economic Security, Division of Aging and Adult Services located at 1789 West Jefferson, #950A, Phoenix AZ 85007.

Medicaid in Arizona is called AHCCC (Access). If your parent qualifies for AHCCC, this may also qualify you for caregiver payments. Contact AHCCC for qualification guidelines. Generally this is for low-income individuals. **You can reach AHCCCS by calling 855-432-7587** Monday through Friday 8A.M. -5 P.M.



Keep in mind that **if you are providing more than 50% of an elderly parents support** through housing, medical expenses, food, transportation, etc., you can qualify for some income tax relief when reporting on your yearly income tax form. See IRS Publication 501 which gives details.

Medical services are provided by Medicare and Medicaid. Medicaid assistance is based on income eligibility. Medicare Disability assistance can be applied for with permanent disabilities for more than **24 months**, even if you are younger than age 65. Drastic illnesses like End Stage Renal Disease (kidney dialysis) means benefits can be applied for immediately.

After reviewing this list of options with Susan, she was somewhat overwhelmed to find that with just a little time and effort she could research to see if she or her Mom would qualify for help with many of these services provided by our State and Federal government.

Do you have a family member that you support that is elderly or disabled?
Call us, we're here to help!

Continued from page 4 “International Travel...”

Extensive trips out of the U.S. of two weeks to several months are when you definitely need to consider additional international medical and travel coverage. So next time you are planning that once-in-a-lifetime vacation, don't forget to review your options!

You may also find that the use of a premium credit card fulfills the needs you are looking for.

Need more help? Or would you like us to do some pricing research for you? Just call!



Continued from page 1 “Learned quite a bit ...”

How are professional, full-time advisors, supposed to get good at what they do if they don't have any prospects or clients work with? They answer is, most will fail and leave the business in three years or less. Which feeds the “get what you can while you can” behavior.

Here's the bottom line... the fiduciary rule, which is scheduled to go into effect in June, is supposed to regulate the financial advisors' recommendations to just what was in the best interest of their clients. Unfortunately, the challenge remains, they need to feed their families. The cost of the new regulations will be paid in lower returns or service levels for clients, or out of the advisor's pocket.

Our firm is thriving! We see continued growth in all areas of our practice; Medicare planning, long-term care planning, legacy and estate planning, and in retirement income planning. We really didn't have to do much to prepare for the new fiduciary rule, because we have always provided more care and consideration for our clients' needs than any previous, current, or future regulation mandates.

Guess what... my buddy, after spending a week in the Scottsdale office and observing our practice, sees our business in a different light. Abundance allows an advisor the freedom to plan without concern for compensation because we make a little from each client and give back!

Continued from page 5 “Stale medications...”

There's nothing like the present! So get busy and do some spring cleaning in your medicine cabinet!



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.

Kathy H. referred by Susan J.

Judy C. referred by Sue C.

Candy B. referred by Elaine H.

Coy & Eleanor B. referred by Jamie T.

Grant L. referred by Pat B.

Judy Rozendal referred by Elaine G.

Dennis M. referred by Scott G.

Shirley D. referred by Allen F.

Evelyn & David H. referred by Roger K.

Fredda & Michael W. referred by Sandy J.

Steven M. referred by Pat D.

David & Sherrill D. referred by Janice H.

Kathy W. referred by Julie L.

Barbara K. referred by Lonnie H.

Gregory & Jeannine M. referred by Dr. Leigh Mc.

John & Carolyn B. referred by David A.

Gina B. referred by George B.

Linda J. by referred Ted B.

Gail & Dennis C. referred by Linda L. & Karen D.

Laura & Charles W. referred by Deb V.

Edward L. (Dad) referred by Edward L. (Son)

John & MaryLou H. referred by Otto S.

*****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 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.



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?



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 Customer 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!



Andrew Erwin 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.

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)

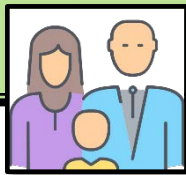
Gender	Age	Plan	Carrier	Premium*
Male	66	F	United Healthcare	136.70
Female	66	F	Greek Catholic Union	123.10
Male	66	G	American National Life	115.47
Female	66	G	Greek Catholic Union	101.82
Male	66	N	United Healthcare	92.78
Female	66	N	Greek Catholic Union	84.20
Male	71	F	Greek Catholic Union	156.66
Female	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 7-1-2017

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Duration	Institution	Yield to Maturity*
1 year	Connexus	1.50%
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 5-19-2017

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	2.10%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.32%

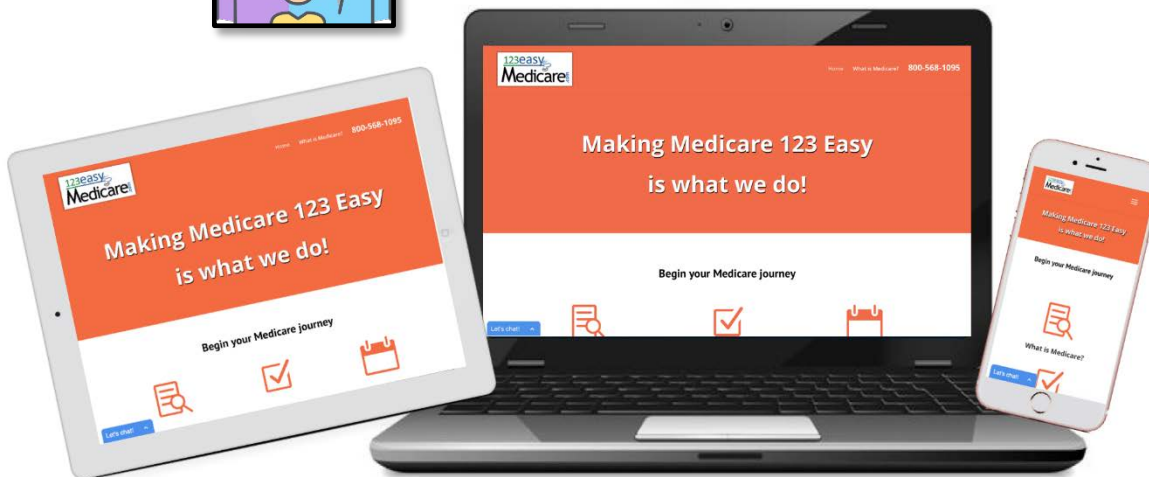
Rates are accurate at the time of production. Excluded from the list is fraternal organizations, service organizations and carriers with ratings below B.

*Source: AnnuityRateWatch.com 5-19-2017



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It's Summertime, summertime, sum, sum, summertime!

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

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*

Gerri Dames

Look for your gift card in the mail box.

- | | |
|-----------------------|-----------------------|
| 1. Graduations | 11. Bathing Trunks |
| 2. Month of the Rose | 12. Pedicures |
| 3. Hot Air Balloons | 13. Wedding Season |
| 4. Go Fly a Kite | 14. Adopt a Cat |
| 5. It's Summertime | 15. Wimbledon |
| 6. Happy Father's Day | 16. String of Pearls |
| 7. Summer Fun | 17. Gemini and Cancer |
| 8. Vacation | 18. I'm a Survivor |
| 9. Swimming Pool | 19. Summer Solstice |
| 10. Sunglasses | 20. Flag Day |

This 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)

Answers To Last Month's Quiz

Question

What is May's birth month flower?

- A. Tulip
- B. Chrysanthemum
- C. Lily of the Valley

Answer

- C. Lily of the Valley

*Send your answers to
Judi@AmericanRetire.com*

YOUR NAME:

*The winner is selected from a hat.
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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>Appaloosa Public Library</u> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Monday, June 05 5:30 PM</p>	<p><u>Mesa Dobson Ranch</u> 2425 S. Dobson Rd Mesa, AZ 85202 Monday, June 05 5:30 PM</p>	<p><u>Glendale Main Public Library</u> 5959 W. Brown St. Glendale, AZ 85302 Tuesday, June 06 1:30 PM</p>	<p><u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, June 06 5:30 PM</p>
<p><u>Peoria Sunrise Mtn Public Library</u> 21109 N. 98th Ave. Peoria, AZ 85382 Tuesday, June 06 5:30 PM</p>	<p><u>Mesa Main Public Library</u> 64 E. 1st Street Mesa, AZ 85201 Wednesday, June 07 10:30 AM</p>	<p><u>Burton Barr Public Library</u> 1221 N. Central Ave. Phoenix, AZ 85004 Wednesday, June 07 1:30 PM</p>	<p><u>Mustang Public Library</u> 10101 N. 90th St. Scottsdale, AZ 85258 Wednesday, June 07 5:30 PM</p>
<p><u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Thursday, June 08 1:30 PM</p>	<p><u>Glendale Foothills Public Library</u> 19055 N. 57th Ave. Glendale, AZ 85308 Thursday, June 08 5:30 PM</p>	<p><u>Anthem Civic Center</u> 3701 W. Anthem Way Anthem, AZ 85086 Thursday, June 08 5:30 PM</p>	<p><u>Tempe Main Public Library</u> 3500 S. Rural Rd. Tempe, AZ 85282 Friday, June 09 10:30 AM</p>
<p><u>Chandler Sunset Public Library</u> 4930 W. Ray Rd. Chandler, AZ 85226 Saturday, June 10 10:30 AM</p>		<p><u>Appaloosa Public Library</u> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Saturday, June 10 1:30 PM</p>	

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Informational Workshops

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Did you know for married couples there are...

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Everything you need to know about Social Security

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

**Tuesday, June 13
at 5:30 p.m.**

**WHAT
ARE
YOU ON?**



Attend this FREE BUCKET LIST Financial 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

Glendale Public Library- Main Branch

5959 W. Brown St. Glendale, AZ 85302

Tuesday, June 13 at 5:30 p.m.

Scottsdale Public Library- Mustang Branch

10101 N. 90th St. Scottsdale, AZ 85258

Thursday, June 15 at 5:30 p.m.

Retirement Income Planning Workshop

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