



Autumnal equinox, harvest festivals and that wonderful nip in the air... hello fall!

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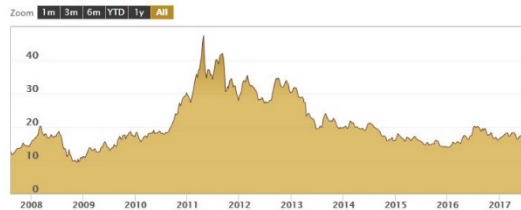
You gotta love the market!

By David P. Schaeffer

Up, Up, and Away (like TWA). Well, we all know what happened to TWA. It was great while it lasted! Most of our clients are nearing or in retirement. That usually means folks rely heavily on their savings for retirement. Wouldn't it be great if we could all ride the UPs of the market and have a safety net if the market corrects?

I'm not suggesting you run for the hills and put your savings into the mattress or heavy metals. Perhaps a mixed approach may be a good alternative to 100% of your savings exposed to the market. I like shiny metals. If you visit our office, stop by, I keep a few bars around for fun. I'm not suggesting you buy them, because they experience markets ups and downs as well.

Silver



When was the last time you had a Certified Financial Planner (CFP®) review your portfolio and provide a comprehensive overview of your life-long savings. The question was rhetorical, most folks have never met a CFP.

My point... it's your money!

While the market is at an all-time high, stop to smell the roses. Take a look at carving off some of those gains and make sure you are protected from a market correction. (*I hope you are making money in this market.*) The last 3 times the market corrected it took over a decade for the recovery to get market values back to the same spot. Do you have 10 years to wait if the market drops again?

Continued on page 9

Autumn Equinox!

By David S. Edge



Welcome Fall!

Friday, September 22, 2017, is the first day of fall for the Northern Hemisphere. Some folks don't understand exactly what this day is about on the celestial calendar, but just so you know...this date is when we have an equal day and night. The same amount of daylight and the same amount of darkness.

So, as you've guessed, equinox means equal night. Another way this can be the equinox is by temperatures. As the days get shorter, temperature gets cooler. While this is especially true of Arizona, there are other States that are already getting cold weather and even some possibility of snow!

Other highlights of fall are the turning of the leaves. One of the old Farmer's Almanac quotes is "autumn leaves are slow to fall, prepare for a colder winter." While this may give us longer to enjoy the fall colors, it can also be a tad foreboding with the notion that we need to hunker down for some above-average cold.

Fall is also a time where baseball is winding down and football is revving up! So sports fans get double the pleasure and some wives become football widows! While watching sports and becoming couch potatoes we tend to gain some weight. That's not good as we head into the holiday season where we traditionally gain even more each year.

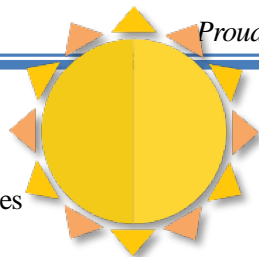
Continued on page 2

"Providing financial certainty is our mission.

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



David P. Schaeffer



Health Tip

Heat Exhaustion!!!

By Sharon Cobert-Groves

How sweet the summertime is! We get to enjoy various outdoor activities and events; experience the many joys of nature; and travel near and far to exchange love, and celebrate family reunions.

Not so fast! Summer is not over yet. Here in Arizona the heat can last well into October. So we all need to be aware of possible "heat exhaustion" in both ourselves and our pets. First and foremost....never, ever leave a child, person or pet in a car! Second rule: Follow the first rule!

Heat exhaustion can develop after several days of exposure to high temperatures during which a person either doesn't drink enough fluids, or doesn't replace enough of the fluid he or she loses because of the hot weather. It is milder than heat stroke. People at increased risk of heat exhaustion include the elderly, those with hypertension (high blood pressure), people who are overweight, children under 4 years old, and those who work or exercise in a hot environment.

Warning Signs:

- heavy sweating
- muscle cramps
- weakness
- headache
- fainting
- fast or weak pulse rate
- paleness
- tiredness
- dizziness
- nausea or vomiting
- cool and moist skin
- fast and shallow breathing

Important: If heat exhaustion is untreated, it may progress to heat stroke, which is much more serious. Therefore, if heat exhaustion symptoms get worse, or last more than one hour, immediate medical attention should be obtained.



How do we treat possible heat exhaustion?

- drinking cool nonalcoholic beverages
- taking a cool shower, bath, or sponge bath
- being in an air-conditioned environment
- wearing lightweight clothing
- resting or a dip in the pool

PLEASE, DON'T FORGET OUR FURRY FRIENDS. Remember, they have fur coats so Rule # 1: Never, ever, leave a pet in a parked car, even with the window cracked! This can be fatal!

Dogs are not as efficient at releasing heat as we are; dog fur is great protection against the cold, but can be a problem in hot weather. This is because dogs eliminate heat by panting. When panting isn't enough, their body temp rises. We may not be aware of the fact that a dog has become overheated until symptoms suddenly develop. A dog is overheated if his temperature is 103 degrees higher. A temperature of 109 °F (42.8 °C) is usually fatal. Heat stroke in dogs is a very serious condition and its onset can be sudden, escalating into an emergency situation in a matter of minutes potentially causing organ or brain damage and death. Dogs that are elderly, obese, or have a history of heart disease or seizures are more likely to suffer from heat strokes and may have a lower tolerance for increased heat.

Continued from page 1 "Equinox..."

Fall also celebrates Friday night high school football with bands, cheerleaders, hot cocoa, and hot dogs. The kids are seeing if they can fit into last year's winter coats and finding the missing glove that makes a matching pair. How does that happen every year? College is relegated to Saturday games with the Pro games on Sunday. Football, Football, and more Football!!!!!!

County Fairs kick into full swing with Blue Ribbons handed out for the best of whatever (you can fill in the blank). Entertainment, in general, gets better: better TV and better movies, as ratings and nomination events gets closer.

While Halloween is just around the corner, we groan as retail stores are already putting up Christmas decorations!

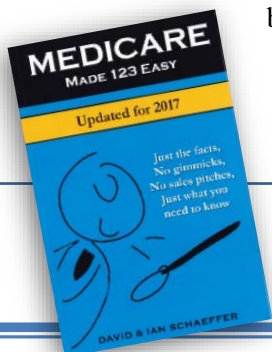


We start to lose our summer tans, but for some of us, the beautiful weather means more pleasant golf games and, in general, spending more time outdoors for a walk or a bike ride. Pets are also happy that the sidewalks aren't so hot on their paws and maybe, just maybe, they'll stop shedding so much!

So enjoy these last hot days and keep an eye on the weather gauge as the weather starts its slow decline into our most beautiful time of year here in Arizona!



Continued on page 4



 **THE AMERICAN COLLEGE OF FINANCIAL SERVICES** Professor of Medicare Planning, Kevin Lynch endorses the book "Medicare Made 123 Easy"

SPECIAL REPORT

Medicare Annual Election Period

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

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

Medicare Advantage Plans

Questions to ask:

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

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

Part D Prescription Drug Plan

Questions to ask:

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

IF YOUR ANSWER IS "YES" TO ALL THE QUESTIONS

Do nothing. Your plan will automatically renew.

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

It's time to find a new plan.

If you are a current client, look for your AEP email so we may begin the research on your behalf!

If you are not yet a client, visit www.123EasyAEP.com

Finding the right life insurance for you

By Kris Sollenberger



“Take a look at three types of life insurance. There has to be an option that may work for you. Talk with your loved ones. Get your family covered.”

Expert planners have said. if you’re alive, you need life insurance. Most of us probably agree on this. Well then, what’s stopping us from just grabbing up any old insurance and going about our day. Well, life insurance is pretty darn complicated. There are so many different types, how in the heck are you to know which one is best for you. Let’s go over a few, and hopefully you’ll have your answer when you’re finished. OK.

TERM life insurance is the most popular of them all. Why? Well, that’s easy, it’s the cheapest. This type of life insurance is like renting insurance. You pick the amount of years you want to be covered, if you die during that period, your family is paid. If you don’t die, well then the insurance company gets to keep all your premiums (money). Again, it’s the cheapest for a reason, folks; the good news is you’re still alive.

The most common term insurance is level premium. This is where you pay the same amount throughout the life of your policy. Term insurance has an annual renewable or flexible duration option as well. The annual renewable is where you renew every year, each year the premiums get more expensive. The flexible duration is just where you can specify the exact term you need between 1-35 years. There is also “return of premium” term coverage. This is the only term coverage that gets any of your money back, and of course it’s more expensive.

UNIVERSAL life is certainly more complicated. There are more variants to Universal Life. The meat of this insurance is that you have the option of flexible premiums that can be adjusted based on life events. This insurance is permanent, and will not expire unless you want it to. This type of coverage is more expensive than term for the simple reason it creates a cash value. You don’t just rent this coverage, you own it. You can also play the market with universal life policies. Generally this is a good insurance to get if you want to avoid inflation risk, earn extra money by playing the market, or want flexible options for premiums. You can even borrow from your universal life insurance if you have enough cash value built up. This type of coverage has many options: indexed, universal, survivorship, guaranteed, variable, and guaranteed variable. One of them may work for you, and we can find that together.

WHOLE life is the granddaddy of them all. With whole life, you own this policy until one of four things happen: You die, you have your 120th birthday, you stop paying your premiums, or you cancel your policy entirely. Whole life insurance is guaranteed insurance as long as you keep paying your premiums. Now this is the more expensive type of coverage, but it builds a cash value like universal. Like universal, there are many options for this type of coverage as well. You can even get a type of coverage called Guaranteed Issue, in which you are guaranteed a policy even without any underwriting or medical history. This is obviously more expensive than if you let them search your background and check your health, but heck, it’s an option. There truly is a policy for everyone. Other whole life policies include graded, participating, level (most

common), and 10 pay/20 pay options. These are all a bit more complicated.

We can help!

Continued from page 2 “Heat...”

Some initial symptoms include:

- Excessive or loud panting
- Extreme thirst
- Frequent vomiting
- A bright red tongue and pale gums
- Skin around muzzle or neck doesn’t snap back when pinched
- Thick saliva
- Increased heart rate

Worsening signs are:

- Increased difficulty breathing
- Gums that turn bright red, then blue or purple
- Weakness and/or fatigue
- Disorientation
- Collapse or coma

What should you do?

Remove the dog from heat. Move indoors to an air-conditioned area. Restrict their activity until danger of heat stroke has passed. If you can, carry the dog rather than make him walk.

Allow them to drink cool water. Not cold water. Cold or ice water will slow the dog’s cooling processes. Keep quantity small at first. Do NOT give animals human sports drinks. Unsalted chicken broth is acceptable if they won’t drink water. If the dog won’t drink on his own, wet his lips, gums, and tongue with water squeezed from a clean towel.

Cool down the animal with water. If it’s coming from a hose, make sure water is not hot.

Continued on page 9

Why Am I Me?

Computer Education and Automation!

I don't know about you, but like many current middle-aged Americans, I grew up and went entirely through school with no exposure to computers whatsoever. Oh sure.... we had typing and writing class so we at least could be competent on a keyboard but, *no computers*. I remember being wowed by the first IBM Selectric typewriter. A speed-typing and self-correcting typewriter! It was an amazing machine but nothing compared to our current computer processing.

While attending university, I saw my first electronic calculator from Texas Instruments. The thing was the size of a shoe box but boy could it calculate! I was impressed! As the years passed, calculators got smaller and smaller until now they can be as small as a credit card or even just an app on your phone.

I try to keep up with all the changes in our new computerized world, but being an "older" adult, I often call my daughter to ask computer questions. I usually get a roll of the eyes and an additional "*Oh Daddy, you should know this by now*". Recently though, I must have really pulled a bone-head of a question because she told me I must have "**I. D. ten T disease**". It took me a few seconds to figure out what she just told me but then I realized **ID10T** (spells IDIOT disease). Oh, the joys your children can bring you. After we had a good laugh, she assisted me with my current computer dilemma.

Point is, that as we progress through time, it's getting harder and harder to just keep up with changes in communication, TV, phones, computers, and all this electronic new age-jazz! It can hurt your brain just thinking about keeping pace with these new-fangled modifications! I recently purchased a new Apple2 watch and I feel like Dick Tracy in the old Sunday morning paper comics with his radio watch. What was once science fiction..... is now reality! Keeping up is becoming a full-time occupation!

Well guess what? Each year there are changes to Medicare health plans, prescription drug plans, wills, trusts, financial planning opportunities, life insurance, and annuities in the ever-changing landscape of your retirement years.



Heads up! The "Annual Election Period" or more commonly known as "Open Enrollment" for Medicare Advantage and Part D prescription drug plans is upon us, starting October 15th through December 7th!

So unless you have a smart daughter you can call to review these changes, may I recommend that you call an office with advisors who are certified with just about every single plan that's offered in our market? ***Or if you are already a client of ours no worries....we will be contacting you!***



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



Financial Tip of the Month

By Nancy Monaco-Ball

It's Your Life.

“Life insurance is a waste of money.” That lady on TV says, “Only buy term. Whole-life is too expensive”, etc...

We have heard every line out there regarding life insurance and I would agree all the above statements are true for someone. The problem is... are you sure it is you?

If you have ever sat down with any of our advisors, chances are you have heard one of us say there is no perfect financial tool. If there was a perfect financial tool, we would all have our money in it and live on a beach in Bora Bora, instead of Arizona in September. The key to any successful tool in retirement is education, and how those tools fit into a comprehensive retirement plan.

Permanent life insurance should be considered a foundational element of any solid retirement plan, if your family is depending upon your retirement income, and you have not yet saved enough to live off dividends. The majority of the time we focus on our clients who are nearing retirement, and we constantly hear “We wish we would have come to see you 10 to 15 years ago”.

When properly structured, permanent life insurance can provide tax-deferred growth, tax-free cash flow, and a tax-free death benefit. One of the biggest frustrations our clients have is their tax rate, once they retire. Most people assume their tax rate is lower, however the majority of our clients see no decrease, and many times their taxes actually increase. Additionally, there are no RMDs with the cash value accumulated inside permanent life insurance. (*IRS required minimum distributions or penalties for taking money out before age 59 1/2*)

How would you like to get \$42,000 a year in tax-free income from age 66 to 85? By paying \$12,000 for 16 years, from age 45 to 60, you may add tax-free income to your retirement plan. Maybe you, your children, or grandchildren have an old 401k that can be used to generate tax-free income in retirement but no one has ever explained the benefits.

Permanent Life Insurance as an asset is not suitable for all, but like a wise man once told me, “you don’t know what you don’t know” and I definitely wouldn’t want to miss out on knowing how to get tax-free retirement income.

This is a hypothetical illustration and is intended to show how assumptions affect the accumulation value and death benefit and it may not be used to project or predict dividend or interest credited results. Assumptions include a hypothetical interest rate, current mortality charges, and current expenses. The actual accumulation value and death benefit will vary based on a number of factors including the amount of dividend or interest credited.

Female Age 45 Preferred Non-Tobacco		Initial Premium Allocation: 100%	Accounts: BAS S&P 500® 2 Year Uncapped	Initial Illustrated Interest Rate: 7.13%
Accumulation Phase (ages 45 - 65):				
	Surrender Value at Age 65			\$386,564
	Total Premiums Paid			\$192,000
	Net Gain During Accumulation			\$194,564
Distribution Phase (ages 66 - 85):				
	Average Annual Tax Favored Benefit**			\$42,031
	Number of Years of Benefits			20
	Total Benefits			\$840,619
Life Insurance Death Benefits:				
	At Issue - Age 45			\$347,178
	End of Accumulation Phase - Age 65			\$463,877
	End of Distribution Phase - Age 85			\$98,412
	Post Distribution - Age 100			\$868,867
Assuming Death Occurs at Age				
	45	65	85	100
Total Death and Retirement Benefits Available**	\$347,178	\$463,877	\$939,031	\$1,707,487
Total Premiums Paid	\$12,000	\$192,000	\$192,000	\$192,000
Death and/or Retirement Benefits Net of Premium Payments	\$335,178	\$271,877	\$747,031	\$1,515,487

Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments.
These values assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

** Total Death and Retirement Benefits include total Death Benefit plus any distributions received.

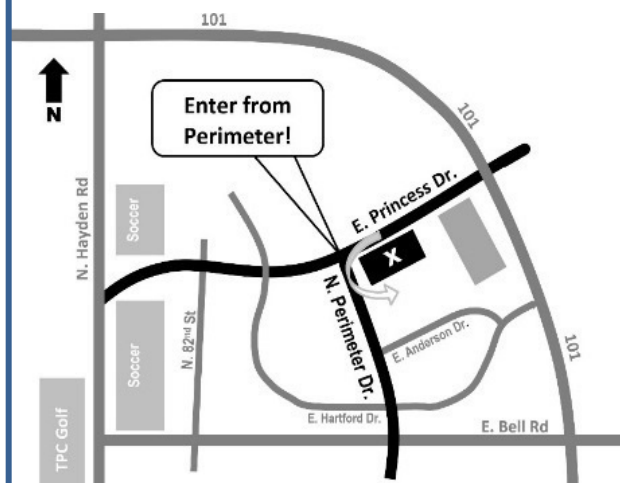
*** Distributions from a modified endowment contract (MEC) may be taxable and if the taxpayer is under the age of 59 1/2 may also be subject to an additional 10% penalty tax. Check the attached illustration to determine if the policy illustrated is a MEC.

Not valid without a complete basic illustration of policy values which includes values based on guaranteed mortality and expense assumptions as well as guaranteed values.

Map to our 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

By David S. Edge

Preventative Services... What's Covered?

We get inquiries from clients many times a week with questions about what's covered by Medicare. The list is long and very comprehensive. The catch.....some services are limited as to how many of something you can have and how often?

Preventative services are covered when your doctor decides it's necessary and the list is impressive.

You can check any test or medical service simply by visiting www.medicare.gov then select "Your Medicare Coverage." A list will appear of basic services and these are the most common, but you can enter a topic or service in a search box and it will result in the specific service you are inquiring about. There is even a link to an educational video "Medicare & You: Medicare's preventative benefits" you can watch.

Preventative services covered:

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings & counseling
- Bone mass measurements (*bone density*)
- Cardiovascular disease screenings
- Cardiovascular disease (*behavioral therapy*)
- Cervical & vaginal cancer screening
- Colorectal cancer screenings
- Depression screenings
- Diabetes screenings
- Diabetes self-management training
- Glaucoma tests
- Hepatitis C screening test
- HIV screening
- Lung cancer screening
- Mammograms (*screening*)
- Nutrition therapy services
- Obesity screenings & counseling
- One-time "Welcome to Medicare" visit
- Prostate cancer screenings
- Sexually transmitted infections screening
- Flu shots
- Hepatitis B shots
- Pneumococcal shots
- Tobacco use cessation counseling
- Yearly "Wellness" visit

As you can see, this is quite the list of no-charge services covered by Medicare. So don't sit at home and worry about a pain, lump, or some other malady. Get to your primary care physician and check it out! And as always you can call us at American Retirement Advisors with your questions! We're here to help!



BULL OR BEAR?

ARE YOU OK WHEN YOUR INCOME DIPS WITH THE MARKET?

123EASYRETIRE.COM/MARKET



Joke of the Month!

Q: What did one autumn leaf say to the other?

A: I'm falling for you!

September is...
NATIONAL LIFE INSURANCE MONTH.

Call us today for a personal review.

Success Story of the Month

By David S. Edge

One phone call saved us lots of money!!!



Gerry and JoAnn simply could not believe how many choices there are and were glad they had attended one of our many Medicare Workshops before deciding on their Medicare plan option.

Months later, they were now getting ready to retire and were planning their exit strategies on how they were going to be debt-free by paying off their house. They had decided to cash in one of their 401K accounts to accomplish their goal. They knew they would have to pay taxes on the withdrawal, but they really didn't want a house payment any more since they weren't going to be working. Just before they transferred the money out of the account, they remembered something we told them; **"don't make any financial decisions without calling us first for a free review for possible financial implications"**.

They were excited about the possibility of being able to pay off their house, but what they did not realize was that they could trigger unexpected expenses. By cashing in one of their 401K funds, their income would rise to over \$170,000 on their joint tax return. They would then have to pay an increased amount for their Medicare Part B monthly premium. It increased from \$134 each to \$187.50 each. In a nutshell, they made and reported too much

income and were now being penalized by Medicare.

Additionally they had to pay taxes on the cash they took out of the 401K!

Cashing in your 401K to pay off your house isn't always the best use of that money. What if you invested that money in a guaranteed principal account that pays you income while protecting your principal face amount of cash in the account? This way when you finish paying your house off with this income stream, you still have that principal amount of money to now generate income cash to pay your everyday living expenses! You also don't have to pay Uncle Sam taxes on the withdrawn 401K money you cashed out, and you don't run the risk of paying a higher Part B premium every month! It's a win/win/win!

After reviewing Gerry and JoAnn's retirement funds and what they were currently invested in, we were able to make some improvements in their retirement cash flow! Now they could make their house payment without spending any of their principal money! When their house would be paid off in six more years, they would now have that income cash to spend!

Everyone has their hopes and dreams of what they want their retirement years to become. Some want to be debt free, some want to travel, some want to remodel their home or downsize. Some folks just want to be financially worry-free.

Whatever your retirement goals, come meet with us to review what your possibilities are, and what they could be! Let's meet and make a plan!!





Continued from page 4 "Heat..."

Do not submerge dog under-water as he can lose temperature too quickly and lead to other complications. Place cool water-soaked towels between his back legs and in his armpits, or contact a veterinarian or take to emergency clinic.

Do not cover or confine the dog. You can wipe the dog down with cool, damp towels, but do not drape the towels over him, as they can trap in the dog's body heat. do not place the dog in a closed crate that will hold the heat from his body in around his body.

Together, we can all beat the heat. Pretty soon we'll be back to our cooler sunny days and nights.



Continued from page 1 "Market"

The folks at the bank, credit union, and large brokerage firms are all nice people. They are doing the best they can with what they must work with. Their portfolios and choices are preselected to make sure the firm is protected against law suits. The offerings are vast in scope, but similar in that they mostly fluctuate to the market's whims. Oh yeah, they also must make the firm residual income. While there is nothing wrong with making a living...

What if what they are doing is not meeting your financial needs? What if the market drops 30%? What happens to your retirement income? My guess is it will drop as well, or you will need to dip into your principal to make ends meet. What happens next? Will you run out of money? It happened to millions of folks in the last market correction in 2007. Those retirees had to go back to work or, worse, sell their homes and move in with their kids.

It doesn't have to be that way. Hundreds of our clients weathered the last BIG financial storms with little or no change to their retirement income. We reveal how we do what we do. We keep no secrets. In fact, we share how we make decisions in your best interest, as well as how and what we get paid in the process. *Did I mention we made our clients money in the last market correction?*

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.

Karen J. referred Linda C.

Carol C. referred Isabelle E.

Ann McH. referred Jacalyn G.

Rose V. referred Pat H.

Mark L. referred Bonnie H.

Bob & Sandi H. referred Michael H.

Jim A. referred Cecilia H.

Pam M. referred Mary J.

Bill F. referred Barbara L.

Kathy S. referred Sandi L.

Karen T. referred Martha McD.

Steve & Tommie M. referred Bruce M.

Tuan N. referred Bich & Michel M.

Tim K. referred Ken S.

Jody S. referred Dary S.

Tom McI. Referred Mark S.

Rich S. referred Carla S.

Jan B. referred Mary T.

Cathy W. referred Stella W.

Steve & Lori S. referred Richard Z.

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.



David Edge 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.



Sharon Colbert-Groves plays a dual role. She excels as a full-service Medicare advisor, as well as our senior client care specialist.



Jody Dunn is a huge part of the planning team. She meets with clients, gathers their financial documents and prepares retirement plans.



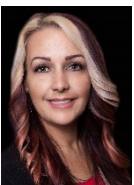
Thea Schaeffer is our Director of Marketing for most of the year, but, during AEP, she has also been helping lots of clients navigate the changes in Medicare.



Say hello 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.



Kris Sollenberger spearheads our on-line Life Insurance Division. Finding ways to help our clients at any age is his mission.



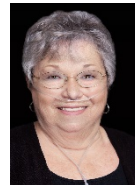
Rachelle Sanchez has taken over as a full-service client care specialist. Taking extra special care of our clients is what she does best.



If you have met with us in the past, you know Herman Lovato. He has been with us since year one. He schedules convenient meeting times for our clients and advisors.



"The Planning Team" Tom Bugbee, Nancy Monaco, Jody Dunn, Suzette Whipkey, and Trudy Mercante (not pictured)



If you have ever needed our services, Judi Lovato has touched your life as our Practice Manager.



Trudy Mercante is a full-service advisor, Medicare planner, as well as an integral part of the planning team, specializing in wills and trusts.



Suzette Whipkey is a jack of all trades! She currently lends her expertise to the administrative needs of the planning department.



Meet Judy Shandler. She is the first voice you will hear when calling our office. Her enthusiasm in helping our clients is truly contagious!



Vanessa Nelson is the key to data processing! She has recently joined the team, and we couldn't be more thrilled to have her.

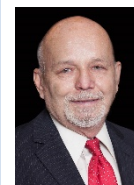


Meet Adnett Candela! She is the first happy face you will see when you walk into our office. She also works diligently to prepare our advisors to better serve you each and every visit.

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.



Bob Scott is our Information Technology guru. You can thank him for keeping our computers, phones, and all other systems up and running, no matter what!



Lorie Solinski wields her talents behind the scenes for all of our application processing. She is also a big part of the on-line Life Division, as well as a huge Ohio State Buckeye fan!



"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	143.89
Female	66	F	Greek Catholic Union	132.37
Male	66	G	United Healthcare	121.95
Female	66	G	Greek Catholic Union	109.48
Male	66	N	United Healthcare	97.66
Female	66	N	Greek Catholic Union	90.54
Male	71	F	S. Usa Life	167.50
Female	71	F	Greek Catholic Union	146.48
Male	71	G	S. Usa Life	138.17
Female	71	G	Greek Catholic Union	121.15
Male	71	N	Philadelphia American	113.62
Female	71	N	Greek Catholic Union	100.19

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 11-1-2017

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

Duration	Institution	Yield to Maturity*
1 year	Pacific National Bank	1.60%
2 year	Synchrony Bank	1.65%
3 year	Goldman Sachs Bank	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 8-15-2017

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	Delaware Life	2.00%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.23%

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 8-15-2017

www.AmericanRetire.com

www.123EasyDental.com

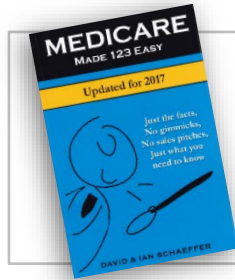
www.123EasyHi.com

www.123EasyLife.com

www.123EasyMedicare.com

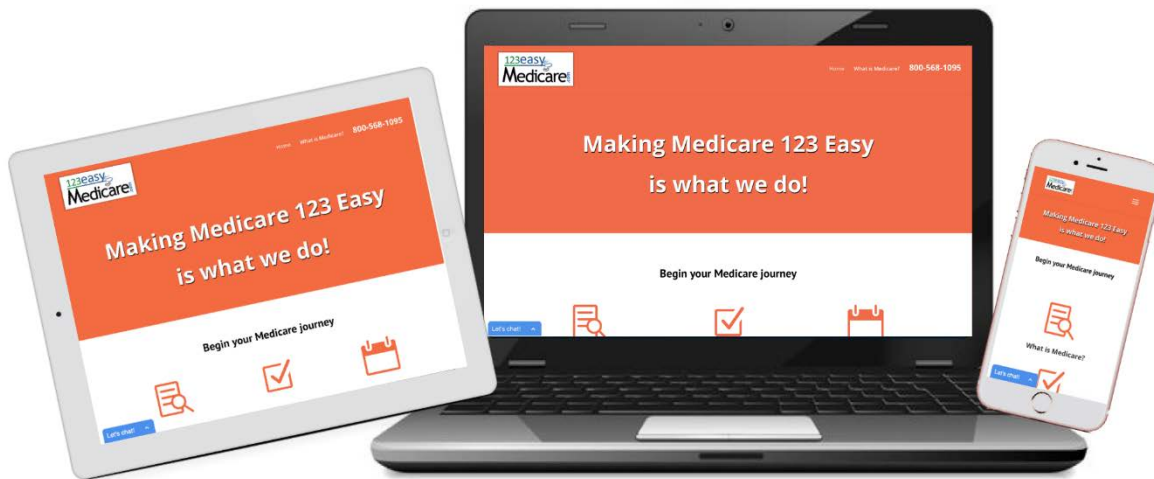
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Autumn has begun!

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

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**

Laura Kerry

Look for your gift card in the mail box.

- | | |
|-----------------------|-----------------------|
| 1. Sapphire | 11. Rutabagas |
| 2. Talk Like a Pirate | 12. Rosh Hashanah |
| 3. Virgo and Libra | 13. Autumn Begins |
| 4. Changing Leaves | 14. Forget Me Not |
| 5. Aster | 15. Tomatoes |
| 6. Morning Glory | 16. Grandparent's Day |
| 7. Harvest Festival | 17. Treaty of Paris |
| 8. Watergate | 18. Sweet Potatoes |
| 9. Nine Eleven | 19. Labor Day |
| 10. Onions | 20. Apples |

This Month's Quiz

Question

When can one select a new Medicare Advantage plan for 2018?

- A. Anytime
- B. October 15 - December 7
- C. January 1 - January 15

Answers To Last Month's Quiz

Question

Which celebrity is not born in August?

- A. Dustin Hoffman
- B. Lucille Ball
- C. Gordon Ramsay

Answer

C. Gordon Ramsey

Send your answers to
Judi@AmericanRetire.com

YOUR NAME:

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

Congratulations to:

Diane Lawrence
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>Mesa Main Public Library</u> 64 E. 1st Street Mesa, AZ 85201 Tuesday, September 05 1:30 PM	<u>Glendale Foothills Public Library</u> 19055 N. 57th Ave. Glendale, AZ 85308 Tuesday, September 05 5:30 PM	<u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, September 05 5:30 PM	<u>Peoria Sunrise Mtn Public Library</u> 21109 N. 98th Ave. Peoria, AZ 85382 Wednesday, September 06 10:30 AM
<u>Juniper Public Library</u> 1825 W. Union Hills Dr. Phoenix, AZ 85027 Wednesday, September 06 1:30 PM	<u>Mustang Public Library</u> 10101 N. 90th St. Scottsdale, AZ 85258 Wednesday, September 06 5:30 PM	<u>Anthem Civic Center</u> 3701 W. Anthem Way Anthem, AZ 85086 Wednesday, September 06 5:30 PM	<u>Glendale Main Public Library</u> 5959 W. Brown St. Glendale, AZ 85302 Thursday, September 07 1:30 PM
<u>Desert Broom Public Library</u> 29710 N. Cave Creek Rd. Cave Creek, AZ 85331 Thursday, September 07 5:30 PM	<u>Mustang Public Library</u> 10101 N. 90th St. Scottsdale, AZ 85258 Friday, September 08 10:30 AM	<u>Pyle Adult Recreation Center</u> 655 E. Southern Ave. Tempe, AZ 85282 Friday, September 08 1:30 PM	<u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Saturday, September 09 10:30 AM
<u>Glendale Foothills Public Library</u> 19055 N. 57th Ave. Glendale, AZ 85308 Saturday, September 09 1:30 PM			

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,
September 12
at 5:30 p.m.

OR

Thursday,
September 14
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
Wednesday, September 13 at 5:30 p.m.

**Retirement
Income Planning
Workshop**

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