



Halloween is right around the corner... BOO!

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Like ‘em or hate ‘em, we have to support the initiatives!

By David P. Schaeffer

However you look at the current President of United States, he is still our President. We can all agree that he is not articulate with the press, and not consistent in his public statements. At the end of the day, we need to get important stuff done. We voted for him, now we need to support him, so we can actually get what our country needs. We are like the crowd at the hometown game. We are the 12th man on the field. We can boo and hiss, or we can rally for the common goal. I choose the latter.

We need to FULLY employ our citizens and make up for over 12 years of zero wage growth. We need to fix the healthcare system for the 8% of Americans that need it. (*Yup, the Affordable Care Act only affects 8% of the population. Seems like more, but no, just 8%.*) We need to rebuild our country's infrastructure from the ground up. We need to CREATE American jobs. Which really means re-educating our workforce for important future-proof jobs, not service work. Modern work, like computer programming, is now called “coding”. The simple repetitive jobs are going away very quickly. Cashiers are being replaced by self-service checkouts. Wait staff at restaurants are aided by tableside tablets for drink refills and bill payment, and they too, will soon become obsolete. Farming thousands of acres of America’s heartland, are now plowed and harvested by remote controlled, and self-driving equipment. Autonomous drones now survey miles of fence lines instead of cowboys. As for auto and home insurance sales, 42% of this type of insurance is purchased online without the need for human salespeople. Chat bots (artificially intelligent robots) are the first



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Another October!

By David S. Edge



You think you know October? Well, did you know.....

Ok, we can give you a mulligan on the first thing that pops into your head. **Halloween of course!** We will skip the regular spooky, kooky mentions as we get ready by having candy at the door, carving pumpkins into jack-o-lanterns, and maybe a costume party or two... This year Halloween falls on a Tuesday night so maybe trick or treaters will be a bit tamer on a school night... *maybe*. So what else is happening in October? Well, let’s start a list!

October Festivals are held all over the world for those of us with some sort of Bavarian connection. It’s a fun event with beer and brat, sour kraut, and lederhosen. So eat, drink, and be merry, all the while listening to oom-pah-pah music!

Columbus Day was officially created by President Franklin Roosevelt in 1937 as October 12th was declared the official holiday but has since changed to the second Monday in October. Columbus is celebrated as the explorer who found the Americas and started the European migration.

National Chocolate Day was created by the National Confectioners Association, and is celebrated on three different days; July 7th, October 28th, and December 28th.



World Food Day was created in 1979 to help raise awareness of solutions to world hunger.

The Food & Agriculture *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

By Sharon Cobert-Groves

Protecting yourself from the common cold!!!



Flu Shots



Everyone should get a flu shot, but especially if you have an underlying condition that might predispose you to getting sick, such as being a current or former smoker, anyone with an autoimmune disease, people with diabetes, and the elderly. If you are working in a healthcare, school or library setting, you should definitely get vaccinated. The flu shot can cut your risk of getting the flu by up to 60% according to Centers for Disease Control & Prevention.

Cover your mouth when you cough or sneeze and wash your hands frequently!

Four Hand Washing Mistakes

- 1) You don't wash long enough! The CDC suggests 20 seconds with soap and water. Scrub vigorously and get all the nooks and crannies as well as under the finger nails.
- 2) Dry thoroughly with a clean dry towel. Your diligent hand washing is worthless if you skimp on drying. Germs love to breed in moisture. Leaving the restroom with still damp hands may make it easier to pick up germs from the surfaces you touch. If you have a choice of paper towels or air blowers, choose paper towels. Mayo Clinic concluded that paper towels are superior to driers without spattering germs or drying out skin.



3) You wash only after using the bathroom. Anytime you touch a public surface—elevator buttons, doorknobs, the ATM, etc., you're at risk for picking up germs. Wash periodically throughout the entire day during cold and flu season. For times when you can't get to a sink, keep a bottle of hand sanitizer in your bag or desk drawer. An alcohol content of at least 60% is effective at killing many types of germs says the CDC.

4) You assume only hot water is best. Vanderbilt University states that cold water reduced levels of bacteria just as well at hot water, as long as hands were scrubbed, rinsed and dried properly. You'd need to use boiling water at about 212° F to see a greater reduction. Ouch that smarts!

Anti-Bacterial Wipes

In a study focused "solely" on wipes, researchers concluded that instead of preventing hospital-acquired infections, the wipes could actually be spreading bacteria when used improperly. "We saw only one wipe was used on consecutive surfaces such as bed rails, computer monitors and key-boards. Instead, use one wipe per each surface per WebMD. However, it was also found that frequent use of disinfecting wipes and hand sanitizers in the classroom can definitely reduce bacterial and viral illnesses from Pediatrics magazine.



Follow these tips and keep yourself healthy!



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

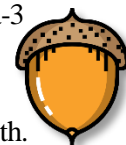
Continued from page 1 "October..."

Organization (FAO) organizes many events every year and also promotes a stamp out world hunger theme each year with a goal of "no starving people on the planet." They claim that over one trillion dollars' worth of food is wasted each year.



National Nut day! "Some time you feel like a nut? Sometimes you don't!"

Remember that candy company jingle? Did you know that walnuts are one of the healthiest nuts you can eat, because they contains the most omega-3 fatty acids? These nuts are also rich in antioxidants that promote immune system health. Peanuts are not nuts, but belong to the pea family. There are about 540 peanuts in a 12 ounce jar of peanut butter! So have a nut, it's good for you!



International Coffee Day celebrates all the farmers and folks involved in the coffee industry. Legend has it, that an Ethiopian farmer noticed his goat herd was much more active when they ate the red berries of the local coffee plant. Slowly, the habit of drinking coffee made its way through the Arabian Peninsula and continued to spread around the world. Coffee is often the second most traded commodity after oil.



These are just some of the holidays we celebrate in October. Looking for something to celebrate? I bet you can find one of these to be happy about this month. Take your pick!!!

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

Fun Facts for Halloween Safety & Fun!



Boo! Happy Halloween!

 Pumpkins are not just for jack-o'-lanterns. Pumpkins are good for more than that. They're jam-packed with immune boosting vitamin A, they are low-cal and low-carb and can be roasted, mashed, made into a soup and even used in baking. In addition to everyone's favorite Pumpkin Pie, it's great for chocolate brownies. Swap half the butter for pumpkin puree to negate sweet calories. You won't taste the pumpkin at all because chocolate over powers it. Also, the brownies are more moist. You can cut about 375 calories and 46 grams of fat.

Buy Halloween Candy Strategically.

Never buy candy you like! That's an easy set up for getting yourself into trouble. Another trick is to wait until just before Halloween to

buy treats for the trick-or-treaters. That way, you won't be tempted by sweets lying around the house. If you can't deny your sweet tooth, opt for smaller-sized candy bars.

Drive Cautiously.

Please watch for children as they go from door to door. Remember, often their costumes can restrict their vision and they may not see you or your car.



Take Care with Candles.

While they are beautiful and mesmerizing to behold... opt for the battery-operated kind. The wind, trick-or-treater excitement, or even the dogs running around due to the doorbell can trigger a dangerous mishap.



Continued from page 1 "Initiatives..."

responders for most major companies when a consumer initiates an online chat. The Washington Post published a great many stories created autonomously by artificially intelligent software programs...not human journalists!

If the last paragraph was completely foreign, I'm sorry. Today is different from any time in our past. Technology is progressing extremely fast. Today's startup companies may follow a path unheard of to business leaders of the past. They may NEVER make a profit, on purpose!

Our President is from the old school. Back in the days of Vanderbilt and Rockefeller there was a term called "Robber Barron". This is from a period of time when our country was growing at a pace so quickly, the world took notice as the United States became the most productive country on our planet. In those days, there was a similar disparity between rich and poor. The rich got richer and the poor...well, stayed poor.

While the stock market is raging, 103 months without a significant decline, we still have very little inflation. Wage growth shows signs of improvement, but there is little growth in our tax base or bond interest rates.

To fund public projects, the government needs to write a check, or issue a bond to fund the project. Since most state and local governments are not sitting on any excess money, issuing a bond is the only alternative. Hmmmm,

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Why Am I Me?

Pot Luck?

We've all probably attended a pot luck dinner; get together, family reunion, ball game, tail gate, or some combination of these types of events. Everybody brings something to share. There's always the hard core group that says everything has to be homemade from scratch, and then there's the group that says "Hey, just bring something, even if it's a bucket of chicken!" Point was, it was a group get-together of friends or family. If you attended these events they made up part of what made you... *you*.

Growing up in the 50s and 60s, I can remember these events being a huge affair with hundreds of family, 1st and 2nd cousins, aunts and uncles all showing up at someone's house or farm for a full day of renewing friendships, catching up on the news, new babies, who got married, and who we lost from the previous year. It was a good time for friends, relatives, and fellowship.

We boys would help our grandfather and uncle set up saw horses with wood planks for temporary tables as there was one big long table set up that would eventually be covered with different brightly covered table cloths brought by the women. Then every type of southern-cooked food you could imagine showed up, and you could eat until you busted. The dessert tables were always my favorite with all kinds of pie, cake, cookies, as well as we kids would take turns on the old hand-cranked ice cream machine. There's nothing like homemade peach cobbler with a scoop of fresh ice cream!

The old men would gather and swap lies about who caught the biggest fish, or had the best hunt, and then there would be the story telling, and there was serious laughing as some real southern whoppers were told (anybody remember Jerry Clower?) I can remember laughing until my insides hurt. This was all the while someone was pitching horse shoes, shooting target practice, skipping rope, going back and forth on a tire swing, or playing fun old-fashioned games. Sack races anyone?

After lunch, the ladies would pull out quilting material and several quilts were made in just one day by these ladies, who of course, discussed family matters about everyone else... who was not in the room (hummmm gossip might be too strong of a word... nope!)

We were together as a family: whether it be by blood, marriage, or by friendship. You could get help from the mechanic, the nurse, or the carpenter. It was a community of experts you could trust because... they were family.



Come to our pot luck office of services! Our family of advisors can assist you with a whole smorgasbord of retirement services and you can select what you want help with or not! Medicare, Retirement Income Planning, Wills, Trusts, Life Insurance, Powers of Attorney for health or financial, and DORs. Most of these services are at no charge, so there's no reason to worry about a "consultation fee". Call us! We're here to help!



David S. Edge
V.P. of "Peach Cobbler"
Healthcare & Retirement
Planning Professional

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



Financial Tip of the Month

By David S. Edge



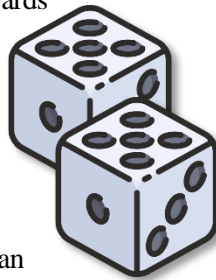
Pesky Fees! Why am I Paying Them?

Clients are often amazed when we assist them with a new retirement income plan. Many times there are reduced or no fees on many aspects of their new plan. Our plans lookout 20 years so that clients get a real good snapshot of “where are my accounts”, “what are my accounts costing me”, and “how predictable is my current plan”?



When consulting with many financial planners, there is usually a monthly fee on an entire portfolio, regardless whether your plan makes a profit or not. “It’s the management fee”, they all claim as a matter of fact. This fee typically is in the 1-3% range of the entire account under management. But, what if that 1-3% remained yours? What if there was added certainty, and that there are portions of your retirement plan that were guaranteed? What if there was added value to your plan of Long Term Health Care included? If you don’t know the answers to these questions maybe you might be in the market for a new planner.

There are two types of planners, **accumulation** planners and **preservation and distribution** planners. Accumulation planners are great while you are in your earning years from age 20 to mid-fifties. When you are 5-10 years away from retiring, that’s when you need to mentally shift gears towards conserving what you saved and making it less volatile. This is when you need to seek out the second type of planner, **preservation and distribution**. It’s the basic concept that you’ve built your nest egg, and preserving that nest egg is more important than gambling with it.



Many planners work with specific companies and they can only offer that company’s stable of products. This can mean they are giving you the best choice of what they can offer, but... not the best choice of what’s available across all retirement products.

If you had a bad experience in 2001 and 2008 with the market crashes, you know exactly what I’m talking about. You had your investments in Mutual Funds, or 401K’s, and the like. These accounts are tied directly to the stock market, and if you listen to John C. Bogle of Vanguard fame, whom many consider the father of modern investing, he stated, “The stock market is a casino that the average investor should avoid.” Ask yourself, “Am I gambling with my retirement money right now”? Many Mutual Funds and 401K accounts have hidden fees and you’ll need a microscope in the fine print to read and understand, but believe me they are there.



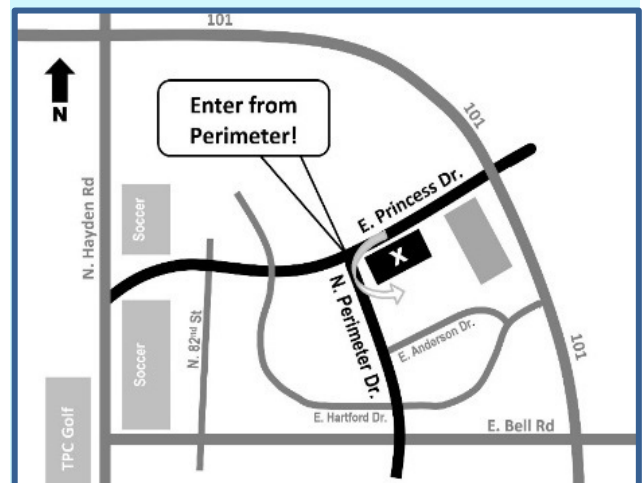
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Map to our Scottsdale Office



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

Saving Money on my Prescription Drugs!

Bernice has been a client for years, and like a good team player, she waits for her contact from us to remind her to check her **Part D prescription drug plan** which will ensure that she is on the most appropriate plan for next year. She has a **Medigap (Medicare Supplement)** to cover her medical expenses along with her original Medicare. Her Medigap plan coverage doesn't change over the years, but...her **Part D prescription plan changes every year!**

This year, Bernice had major changes in her prescription drug use and was concerned about her costs, which includes her monthly premium, as well as a deductible and co-pays. She had one new medication that was of particular concern, due to its high retail cost.

After filling out her request she received from us, and submitting her updated medications, our team was now ready to research her needs for 2018. During the process, we did indeed have a difficult time finding a plan that was reasonable for the one expensive medication, but our search didn't end with just the 22 Part D plans available in her zip code. We also researched discount websites as well as Canadian pharmacies. We found a Canadian pharmacy that would save her hundreds of dollars in costs by simply ordering her medication via mail. Her Part D prescription drug plan was good for all of her other medications. When researching a plan to cover your medications, we sometimes need to search outside the box.

When purchasing medications abroad, the USA Federal Drug Administration does have a warning about purchasing prescription medications in Mexico, as the Cartels have gotten into counterfeit prescription medications. So, this is just a precautionary note about buying prescription medications in that country, as you simply don't know if you are getting the real drug or not.

Remember, if you have a **Medicare Advantage plan your Part D prescription drug plan coverage is included** as part of the all-in-one plan. You can, however, check your plan and know exactly what your co-pays will be for next year in the event there were any changes to your plan. Medicare Advantage plans can change the tiers of the drugs as well as your co-pays, and the deductible from year to year.

When replacing your Part D prescription drug plan, make sure you shop all your options. Better yet, let us help! Look for your emails that ask you to follow a link to provide your current information. Hit submit. **It's that easy!** Or call us, and our team will assist you with submitting your information so that our research team can get busy and make sure you are aware of your options for 2018! It's a simple help us to help you!

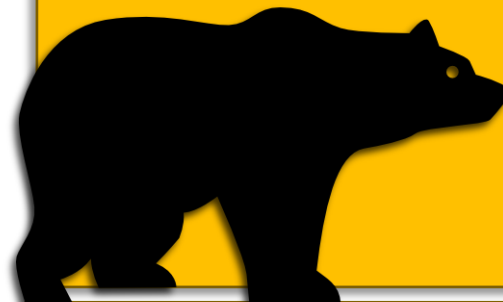
Oh by the way, Bernice is thrilled that we saved her money, and found the most appropriate solution for 2018!



BULL OR BEAR?

ARE YOU OK WHEN YOUR INCOME DIPS WITH THE MARKET?

123EASYRETIRE.COM/MARKET



Jokes of the Month!

Q: What's a vampire's favorite fruit?

A: A necktarine!

Q: What does a mummy like listening to?

A: Wrap music!

Q: What's a ghost's favorite room?

A: The living room!

Q: Why do vampires need mouthwash?

A: Because they have bat breath!

Success Story of the Month

By David S. Edge

Discovering a Refund!!!

Ben and Mary were in our office, and they were in a panic! They had waited until the last minute to find out what they needed to do to select Mary's Medicare coverage. They didn't realize that they can make these selections on plans up to ninety days before their effective date of the first of the month of their birthday. But, what had started as just helping Mary, turned into helping both of them!

In reviewing and discussing Mary's options, we discovered that Ben was also having his 65th birthday. He has been on Medicare disability, and thought he would just continue with his Medicare A&B coverage, not realizing that when turning 65 he can now make a brand new selection ***from all choices*** of Medicare plans, not just Medicare Advantage plans for Medicare Disability persons under age 65. They were both pleased at this news.

More importantly, Ben had been paying a penalty for not having any "*creditable coverage*". What he didn't realize, was that Medicare and Social Security were not aware that he had employer medical coverage with his trade union plan ***and he should not be paying the penalty***. Ben was paying \$195 a month for Part B when he should have been paying only \$134!

While reviewing Ben's circumstances, we were able to assist them in getting the Social Security forms they needed to prove he had "*creditable coverage*" so that he could file a claim with Social Security to eliminate the penalty. He was even able to get a refund on the months he had been paying the penalty!

As originally intended, we were also able to take care of all of Mary's enrollments in Medicare A&B as well as assist her in selecting the most appropriate Medicare coverage plan. It was a ***Win/Win/Save some money*** for the two of them, and they could not have been happier!



Are you paying more for your health coverage than you should? Are you on the most appropriate Medicare health plan in your geographic area? Not sure, or simply don't know? Call us! We can help you review ***every*** available Medicare health plan in your area!

“What he didn't realize was that Medicare and Social Security were not aware that he had employer medical coverage with his trade union plan and he should not be paying the penalty. Ben was paying \$195 a month for Part B when he should have been paying only \$134!”



Continued from page 6 "Pesky fees..."

If you want a comprehensive plan, with little or no fees, and a team of folks that will educate you on exactly what you have, where it is, what it's making you, and what are the certainties of that plan, give us a call. We're here to help! Isn't it time you took control of your retirement planning?



Continued from page 1 "Initiatives..."

bonds are currently paying 1% to 2% with short term maturities. To get a 5% tax-free municipal bond, it won't mature until 2050. So... we sit and wait.

I'm just not sure anything will actually really happen while the market continues to rage. At the end of the day, if we could put our differences aside and focus on common goals, we can actually get things done!



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.

Marlene & Ron A. referred by Rodger L.

Carole B. referred by Jackie C.

Sharon B. referred by Linda H.

Richard B. referred by Mark L.

Teresa B. referred by Linda G.

Lanette B. referred Judith C.

Rosemary C. referred by Angel C.

Kathy & Alton E. referred by Marlene M.

Mary Kay E. referred by Ted W.

Jerry F. referred by MaryJo B.

Eileen & Bob F. referred by Scott R.

Edward F. referred by Frank B.

Marilyn H. referred by Cheryl H.

Jimmie H. referred by Lea L.

Ann K. referred by Debi G.

Michael L. referred by Mary L.

Darlene & George M. referred by Fran S.

Ron & Gwen M. referred by Gary M.

Susan & Dan W. referred by Eileen F.

Paul & Felicia O. referred by Jackie C.

James P. referred by George O'M.

Jeff & Dixie P. referred by David D.

Steve & Kathy R. referred by Steve W.

Audrey & David S. referred by Sandy J.

Dennis T. referred by Judy B.

Mary T. referred by Pam M.

*Cynthia B. referred by Pat ?**

*Norene F. referred by Fran ?**

**Pat & Fran please let us know who you are!*

*****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.



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.



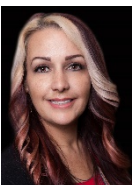
Thea Schaeffer is our Director of Marketing for most of the year, but, during AEP, she has also been helping lots of clients navigate the changes in Medicare.



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.



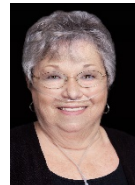
Rachelle Sanchez has taken over as a full-service client care specialist. Taking extra special care of our clients is what she does best.



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.

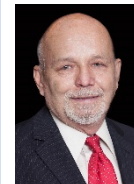


Meet Adnett Candela! She is the first happy face you will see when you walk into our office. She also works diligently to prepare our advisors to better serve you each and every visit.

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

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	Assured Life Association	99.03

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 12-1-2017



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

Duration	Institution	Yield to Maturity*
1 year	Quorum Federal Credit Union	1.65%
2 year	Barclays	1.70%
3 year	Goldman Sachs Bank	2.00%
4 year	Goldman Sachs Bank	2.00%
5 year	Goldman Sachs Bank	2.40%

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 9-18-2017

Highest Fixed Annuity Rates (Highest Arizona rates)

Duration	Institution	Yield to Maturity*
1 year	Not currently available	N/A
2 year	Not currently available	N/A
3 year	Global Atlantic	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 9-18-2017



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Websites

www.AmericanRetire.com

www.123EasyDental.com

www.123EasyHi.com

www.123EasyLife.com

www.123EasyMedicare.com

www.123EasyRetire.com

www.123EasySocialSecurity.com

Falling for Fall!

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

This Month's Quiz

Question

What happens if I do nothing during AEP?

- A. Your plan will automatically renew.
- B. You may pay more in 2018.
- C. Your doctors may not participate in your plan for 2018.
- D. All of the above.

Answers To Last 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

Answer

- B. October 15 - December 7

Send your answers to

Judi@AmericanRetire.com

YOUR NAME:

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

Congratulations to:

Rosalinda Siciliano

Look for your gift card in the mail box.



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*

Susan Clay

Look for your gift card in the mail box.

- | | |
|----------------------|----------------------|
| 1. Changing Leaves | 11. Yom Kippur |
| 2. Candy Corn | 12. Wintirfyllleth |
| 3. Apple Cider | 13. Trick or Treat |
| 4. Haunted Houses | 14. All Hallow's Eve |
| 5. Jack 'O Lantern | 15. Calendula |
| 6. Opals | 16. Costumes |
| 7. Tourmaline | 17. Parties |
| 8. Libra and Scorpio | 18. Crisp Air |
| 9. Oktoberfest | 19. Harvest Festival |
| 10. Columbus Day | 20. Pumpkin Spice |

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

Mesquite Public Library 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Monday, October 02 10:30 AM	Juniper Public Library 1825 W. Union Hills Dr. Phoenix, AZ 85027 Monday, October 02 1:30 PM	Peoria Sunrise Mtn Public Library 21109 N. 98th Ave. Peoria, AZ 85382 Monday, October 02 5:30 PM	Peoria Sunrise Mtn Public Library 21109 N. 98th Ave. Peoria, AZ 85382 Tuesday, October 03 10:30 AM
Glendale Main Public Library 5959 W. Brown St. Glendale, AZ 85302 Tuesday, October 03 1:30 PM	Mesquite Public Library 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, October 03 5:30 PM	Mesa Red Mtn Public Library 635 N. Power Rd. Mesa, AZ 85205 Wednesday, October 04 10:30 AM	Appaloosa Public Library 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Wednesday, October 04 1:30 PM
Mesa Main Public Library 64 E. 1st Street Mesa, AZ 85201 Wednesday, October 04 5:30 PM	Saguaro Public Library 2808 N. 46th St. Phoenix, AZ 85008 Wednesday, October 04 5:30 PM	Mesa Dobson Ranch 2425 S. Dobson Rd Mesa, AZ 85202 Thursday, October 05 1:30 PM	Glendale Foothills Public Library 19055 N. 57th Ave. Glendale, AZ 85308 Thursday, October 05 5:30 PM
Mustang Public Library 10101 N. 90th St. Scottsdale, AZ 85258 Friday, October 06 1:30 PM		Downtown Chandler Copper Room North 22 S. Delaware St. Chandler, AZ 85225 Saturday, October 07 10:30 AM	

Register online at www.123EasyMedicare.com

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, October 10
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, October 11 at 5:30 p.m.

**Retirement
Income Planning
Workshop**

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