The AMERICAN RETIREMENT ADVISOR .com

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It's time to gather all of your blessings. Happy Thanksgiving.

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A lifestyle. Not a date.

By David P. Schaeffer

Last month I promised you the whole story of our trip to Germany, with the pictures. It starts with a leaky pen.

A while back I found one of Montblanc's very first pens- an 18k gold Simplo. I filled it with ink, slipped it in my shirt pocket, and took it to lunch. A pen that old was never built for AZ heat. It leaked all over my shirt, and Thea somehow got all the ink out. I still do not know how.

I found one of the few repairmen who still work on pens like that. He had an eight-month backlog, had never seen one in person, and told me the only person who could fix it was in Hamburg, Germany where Montblanc has made its pens for more than a hundred years.

So that is where we went. At the Montblanc workshops we met the head of restoration. He told me the seal inside was cork, like a wine bottle. He did not want to ruin something that rare, and we went back and forth until we had to leave for the opera in Dresden.

We were racing down the Autobahn when my phone rang. It was the restorer: "I can fix it." Right now there is an empty slot in my pen case, waiting for that pen to come home.

I went to the opera for the clock. High above the stage of Dresden's Semper Opera House, a clock shows the time in five-minute jumps. The first one was built in 1841 by a Dresden clockmaker and his future son-in-law, Ferdinand Adolph Lange. The opera house burned in 1869 and was bombed in 1945, and both times Dresden built the clock again.



Four years after that first clock, Lange started the pocket watch industry in

(Continued on page 5)

Original Thanks!



By David S. Edge

I can only imagine what it must have been like for the original settlers to arrive in a strange new land after months at sea on a small wooden boat. They endured poor food, unsanitary conditions, and uncertainty, arriving with little more than their families and meager belongings. What determined individuals they were!

Imagine stepping ashore and having to build a shelter from scratch, plant crops that might not survive, and hope there would be enough food to last through winter. Everything from clothing and shoes to tools and medicine had to be brought along. And would the neighbors be friendly or hostile?



Today, we enjoy modern homes with heating and air conditioning, grocery stores filled with food, and medical facilities that save countless lives. Yet, we often take these comforts for granted. I smile when I hear complaints about slow internet or a favorite brand being unavailable.



Having visited 45 countries, I consider myself truly fortunate to live here.

This Thanksgiving, take a moment to appreciate the comforts, opportunities, and freedoms we enjoy. Consider how different your life might have been had you been born somewhere else, in another time, or under very different circumstances.



Wishing you all an incredibly grateful and happy Thanksgiving.

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David P. Schaeffer



FROM AMERICAN RETIREMENT ADVISORS

Fiscal Fridays LIVE Be a part of the Live Audience!

with David Schaeffer



LIVE! from 123Easy Studios in Scottsdale



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Real answers from Advisors



David tackles real retirement stories



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GET YOUR AFFAIRS IN ORDER FOR THE NEXT GENERATION AND BEYOND

The Calloway Inheritance. The will said "equal."

By Ian Schaeffer



Episode 1. Three children. One will. One form.

The characters are invented. The problem is real.

Beau Calloway wore his good watch to the meeting about his father's will. His sister Maggie noticed. She noticed everything. For four years she had noticed pill bottles, blood pressure numbers, and which porch step Dad's bad knee didn't trust.

Their youngest sister, Nora, flew in from Portland and took the chair by the window, as far from Beau as the little conference room allowed. Eleven years of not speaking will do that.

The estate lawyer, Ms. Okafor, read the line that mattered. Gordon Calloway, 81, widower, retired trucking man, left "all of my estate to my three children, in equal shares."

Maggie let out a breath. Equal. Dad had said it every Christmas and at every hospital visit. "You three split it even. No fighting." "So that's it," Nora said. "The house, the IRA, all of it. Thirds."

Ms. Okafor took off her glasses. "The house, yes. Your father never put a beneficiary on the house, so it goes by the will. The IRA doesn't." "Why not?" Nora asked.

Ms. Okafor replies, "Because it has a beneficiary form. A will only reaches what doesn't already have a name attached. Retirement accounts, life insurance, annuities: the company pays whoever is named on the form, no matter what the will says."

She slid one photocopied page across the table. A beneficiary form, signed in Gordon's blocky hand the spring after their mother died.

Primary beneficiary: Beau G. Calloway. 100%.

Below it, on the line marked Contingent, there was more writing. Maggie never got that far.

The IRA held $860,000. The house might bring $410,000. Maggie did the math before she could stop herself. Beau's "third" had just become most of everything. "There has to be a mistake," she said. "The form is signed, dated and on file," Ms. Okafor said gently. "The company mailed Beau the claim papers three weeks ago."

Three weeks. Through the funeral. Through the casseroles. Through the eulogy, when Beau's voice cracked on the word "fair."

Nora turned from the window. "Beau. You knew?" His jaw worked for a long moment. Then he folded the page in half, slid it into his jacket, and stood.

"Dad knew exactly what he was doing." The door clicked shut behind him.

Out in the parking lot, heat rose off the asphalt in sheets. Maggie sat in her car with the air on high and cried for the first time since the funeral. Not over the money. Over the word "even," and how many years Dad had said it, and how one sheet of paper had quietly said something else.

Her phone buzzed. A number she didn't recognize.

"Before you sign anything, ask Beau what your father told him in Reno."

To be continued in the December issue...

What the Calloways are learning the hard way.

Your will generally does not control your IRA, 401(k), life insurance or annuities. If a beneficiary is named, the money goes to that name, even on a form you signed years ago. If you want an account split, the form has to say so, name by name, percent by percent. Naming one child "to share with the others" means the company pays that child. Sharing becomes their choice. With an IRA, the income tax on every withdrawal becomes their bill, too.

This month, set your beneficiary forms next to your will. If they tell different stories, the forms win.

If you'd like a second set of eyes on your own paperwork, sit down with the team at American Retirement Advisors for an Inheritance Planning meeting. ***Call 602-281-3898.***

Ian Schaefferis the Chief Operating Officer of American Retirement Advisors and the author of The Evolution of a Promise series.

This article is for educational purposes only and is not tax, legal, or investment advice. Gift and estate tax rules are complex and subject to change. Please consult a qualified tax or legal professional about your specific situation.

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Sugar Smarts: Monthly guidance for better diabetes management

By Kyle Jacobs

If you take a GLP-1 medicine like Ozempic, Mounjaro or Trulicity, do one thing before December 7: check your 2027 drug list.

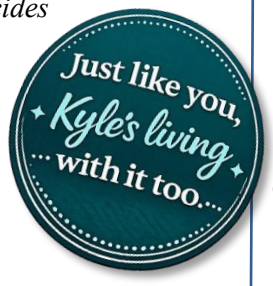
Will my plan still cover it? Drug lists change yearly, so check even if you're staying put. Look for prior authorization, which requires your doctor to get plan approval.

What if I switch plans? If your medicine needs approval or isn't on the new list, the plan must provide a one-time month's supply during your first 90 days.

Will Ozempic cost less? Medicare's negotiated price for Ozempic and Rybelsus starts January 1. Your share may drop if you pay a percentage or are meeting your deductible. A flat copay may not change. Check your plan's list for other medicines.

What is the most I could pay? In 2027, once out-of-pocket costs for covered drugs reach $2,400, you pay $0 for the rest of the year. The Medicare Prescription Payment Plan spreads costs into monthly bills-same total, smaller bites.

My glucose monitor checks on me all day. Check your drug list this fall. Your doctor decides which medicine is right for you
Dinner is my call, right below!





Roasted Butternut Squash and Chicken Curry

Scan the QR code for this month's **Sugar Smart** recipe

Why Am I Me? Family time!

By David S. Edge

There are times in our lives that we spend time with our families. Who they are, what they do, and where you spend time with them, makes you… you!

Some of us are lucky to have large families with two sets of grandparents, a mom and dad, and maybe a brother or sister or two. Others have blended families with step-relatives and possibly multiple sets of stepparents, stepsisters and stepbrothers. Others who don't have extended families get to choose their families as they gather with close friends. Sometimes I think this group is among the luckiest. They don't have to put up with the rude uncle or the Grumpy Grandpa at family gatherings.

As we approach two of the most important holidays of the year, Thanksgiving and Christmas have become the traditional family times for large gatherings. I know that in our family there was always a big gathering of aunts, uncles, and cousins at our grandparents' farm.

The homemade goodies are some of the best memories I have of these gatherings as there was always food galore and you could eat as much as you wanted. After the food came time to play board or card games with cousins and go for a walk in the woods for some fresh air and let the food settle. Then there was the round of singing around the piano of a mixture of holidays themed songs as well as just some good old country gospel numbers that we all knew by heart in so much as we had been singing them since we were children. And of course, there was always a session where the uncles would regale us with tall tales attempting to outdo each other with a whopper. These were quite comical and were often scolded by one of the wives of the storyteller for telling a tad too much of a whopper.

So what are your Winter Holiday memories? Who was there, where was it, and what were you doing? These experiences in your life are what has made you… you!



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



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Medicare Moment:

Flip the card. Make the call.

By Easy Eddie®

For 2027, every stand-alone Medicare drug plan in Arizona and Nevada, the kind you add to Original Medicare, has a monthly premium. Not one is $0. Some cost $0 this year, so plenty of neighbors will owe a premium for the first time.

A $0 plan never needed a way to pay. Now the plan may simply mail you a bill. To have it taken from your Social Security check, you usually have to ask.

"Call your plan, NOT Social Security!"

So make one call. When your new card arrives, flip it over and call the member services number on the back. No new card? Use the one you have. Ask to have the premium taken from your Social Security check or drafted from your bank. **Call your plan, not Social Security.** Deductions can take up to three months to start, so pay any bill that comes before then.

If premiums go unpaid, the plan can end your coverage. It must warn you and allow at least two full months of grace first. One call keeps you far from all that.

What if you do nothing? The Annual Enrollment Period ends December 7. If your plan is continuing, you stay in it for 2027, with its new costs and benefits. We highly recommend reviewing your coverage and making your choice before December 7.

Be careful if your plan is ending. If your plan mailed a letter saying it will not renew and you do nothing, January 1 finds you on Original Medicare, generally with no drug coverage. There is a special window from December 8 through the end of February, and when an Advantage plan ends, you may have a guaranteed right to buy a Medicare Supplement policy. But a January choice starts February 1. Think of it as a safety net, not a reason to wait.

Do not miss Part D. If you go 63 days or more in a row "Call your plan, not Social Security." without Medicare drug coverage (or coverage at least as good), a late penalty can follow you: 1 percent of a national base premium for each full month without, generally for as long as you have Part D. On Original Medicare, you generally cannot join or change a drug plan until next fall unless a special situation applies. That is a predicament, and not a good one.

Doctors are still on the move. Pay attention, but do not panic. If a doctor you see regularly leaves your Advantage plan's network, the plan will tell you. When you book a visit, ask if they still take your plan.

On an Advantage plan? January brings another chance: the Open Enrollment Period, January 1 to March 31. You get one change: another Advantage plan, or back to Original Medicare with a drug plan. After things settle, we have more ways to help. Pick your plan by December 7. Make that one call when your card comes.



Questions? Call 602-281-3898. We are always here to make your Medicare journey 123Easy.

Continued from page 1 "A Lifestyle …"

Glashütte, a little town about twenty miles south of Dresden.

Every stop on that trip came from a question Thea and I asked long before we packed: what do we want to do? Then we planned around the answer.

Retirement works the same way. Most folks plan for a date: 65, 67, the day the last paycheck lands. Dates matter. But retirement is a lifestyle, not a date. Plan what you want to do. The trip, the hobby, the grandkids, the garden, the thing you keep saving for "someday." Give it a purpose and a goal, and your plan has something to work for.

If you have caught my pens and watches on our Fiscal Footnotes videos lately, now you know where the stories come from. So when we sit down together, I will ask about your dates. Then I will ask the better question: what do you want to do?

Enjoy the newsletter.

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Financial Tip

By Marc Frye "You got a guy!"

Your Retirement Paycheck: Make It Last!

One of the biggest adjustments in retirement is going from earning a regular paycheck to creating one from the money you have accumulated. For most of your working life, the goal was simple, save and invest. Once you retire, the question changes.

"Create a paycheck you can count on."

How do you turn those savings into dependable income that can last for the rest of your life? Over my 40 years in this profession, I have seen that retirees are often less concerned about becoming wealthy than they are about one thing, making sure the money lasts. That requires more than just having a large account balance. It requires an income strategy.

Start with your guaranteed income. For most retirees, Social Security is the foundation. Some people also have pensions or other guaranteed income sources. These are important because they create predictable monthly income that does not depend on the stock market.

The first step is understanding how much of your regular monthly expenses are already covered by guaranteed income.

"It requires an income strategy."

Build around the income gap. Once you know your monthly expenses and your guaranteed income, you can see whether there is a gap. That gap may need to be filled with withdrawals from IRAs, 401(k)s, investments, annuities, or other assets.



The key is deciding which accounts to use, how much to withdraw, and in what order. That can affect not only how long your money lasts, but also your taxes and even your Medicare premiums.

Do not rely on one bucket of money. A strong retirement income plan usually has several moving parts. You may want some money available for emergencies, some invested for growth, and some positioned to provide predictable income.

The right mix is different for everyone. There is no single product or investment that solves every retirement problem.

"Protect against the unknown."

Protect against the unknown. Retirement can last 20, 25, or even 30 years. During that time, markets will rise and fall, inflation will change, healthcare costs may increase, and your spending needs may look very different at age 85 than they did at 65.

That is why your retirement income plan should be flexible and reviewed regularly. The goal is not simply to take withdrawals. The goal is to create a paycheck you can count on while still keeping enough flexibility for the unexpected.

If you are retired, or getting close to retirement, and you are not sure whether your savings are structured to provide dependable lifetime income, give our office a call. We would be happy to sit down with you, review what you have, and help you build an income strategy designed to last as long as you do.

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Clients of the Month.
Thank you for your referrals!

The best compliment we can receive is the referral of your friends and family.

Alice L. referred by David L.
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Antonio C. referred by Michael F.
Barbara M. referred by Gail E.
Barry S. referred by Bruce S.
Ben L. referred by Sandy S.
Boyd W. referred by Cynthia W.
Carl C. referred by Debra S.
Charles W. referred by Barbara G.
Cindy H. referred by Coleen T.
Clifford S. referred by Nancy T.
Connie H. referred by Cathy W.
Constantine M. referred by Fern A.
Cynthia M. referred by Tom A.
Daniel R. referred by Michael R.
Danny L. referred by Gary L.
Dayle H. referred by Karen H.
Deanne R. referred by Todd R.
Debra E. referred by Juan E.
Derek R. referred by Tracie C.
Diane S. referred by Janet M.
Donna S. referred by Joseph D.
Dorothy S. referred by Sandra H.
Drex S. referred by Sandra R.
Elizabeth B. referred by Elias L.
Elizabeth H. referred by Dianne E.
Elliot T. referred by Denise T.
Eunice H. referred by Nancy W.
Geneva V. referred by Charlotte M.
Gwen H. referred by Leslie Q.
Jacquelyn B. referred by Stephen G.
James O. referred by James S.
Jim M. referred by Greg C.
Joanne S. referred by Brenda O.
Joe B. referred by Jerome O.
Kathleen M. referred by Eric S.
Ken S. referred by Michael A.
Kirk L. referred by Robert A.
Kristine B. referred by Patricia M.
Kylo F. referred by Ian S.
Laura F. referred by Linda V.
Laurel W. referred by Cheri V.
Linda C. referred by Jodi P.
Lisa D. referred by Wanda D.
Mark H. referred by Robert E.
Mark K. referred by Robert F.
Mark S. referred by Marvin P.
Mark W. referred by Mary W.
Martin Z. referred by Allan H.
Mary C. referred by Allen A.
Mary R. referred by Roseann C.
Michael K. referred by Yvonne K.
Michael N. referred by Suzanne M.
Michele M. referred by Cheryl R.
Mindy S. referred by Mark A.
Monte Y. referred by Amira G.
Noemi A. referred by Kelly D.
Pamela F. referred by James F.
Peter M. referred by Marc F.
Regina T. referred by Sonny T.
Rob W. referred by Marcia B.
Rose Q. referred by JoAnne S.
RoseMarie P. referred by Karen W.
Sandy Y. referred by Amira G.
Santiago V. referred by Janyce B.
Scott W. referred by Debra G.
Shelley C. referred by Jason E.
Shirley B. referred by Deborah M.
Tamara B. referred by Douglas H.
Theresa F. referred by Todd K.
Tina G. referred by Donald C.
Tita M. referred by Mary A.
Tita M. referred by Mary A.
Walter D. referred by William H.
William C. referred by Sandra B.

Please tell us who you are!
Cele R. referred by ???
Charlotte D. referred by ???
Daun P. referred by ???
Elizabeth H. referred by ???
Ellis H. referred by ???
Franziska K. referred by ???
Helen G. referred by ???
Hidar G. referred by ???
James B. referred by ???
James G. referred by ???
James S. referred by ???
Jeanne S. referred by ???
Jeff B. referred by ???
John T. referred by ???
Kelly D. referred by ???
Lavonne F. referred by ???
Lorraine S. referred by ???
Mary G. referred by ???
Mary M. referred by ???
Mary M. referred by ???
Penny S. referred by ???
Valentina L. referred by ???
William F. referred by ???

We appreciate your referrals!

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

Medicare beneficiaries are federally prohibited from any program that compensates the beneficiary from recommending friends or family, sorry it is the law.

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Our Advisors, Planners, and Partners.



David Edge brings over 30 years of executive level experience in the financial industry. When he is not helping clients, he is writing for our blogs, books, and podcast.



Meet Marc Frye. He is the Nevada Director of Healthcare & Retirement Planning in our Las Vegas office.



Adam Frye works to ensure our clients are taken care of nationwide. He also assists folks during AEP.



Ian Schaeffer is our Chief Operating Officer. Ian is the mastermind behind the magic that is American Retirement Advisors and the 123Easy collection of companies.



Hello to Kristina Stetson. She brings 10+ years of tenure in health and retirement planning to the team!



Meet Kyle Jacobs. As a Certified Medicare Planner®, he has become an integral part of not only ARA, but also of The Medicare Architects.



Joe Kinney is our data processor and information archiver. He keeps all of your information, safe, secure, and accessible.



Meet Micah Larkin. He is our Director of Carrier Relations, aka "The Fixer," that makes processing applications super smooth! If any info is missing, expect a call!



"The Planning Team" *Nate Facarazzo, Tom Bugbee CFP®, Nancy Ball, Trudy Mercante, Jody Dunn, Suzette Whipkey, and Kelly Bugbee*

American Retirement Advisors Financial Planning Team is led by Nancy Monaco-Ball. They take care of Medicare, Long-Term Care, Life, Retirement Planning, and investments. She and her team of Tom, Nate, Trudy, Jody, Suzette and Kelly personally manage every aspect of our financial clients' needs for a worry free retirement.



Queen of "behind the scenes," Judi Lovato is invaluable as our Practice Manager. She may have retired, but we will never let her go!



Courtney Kinney. As Office Manager, she knows all the ins and outs of getting and keeping our clients covered.



Hannah Dunn is an integral part of the Client Care Team, helping our clients with anything they may need. You can hear her smiling with every phone call she makes!



Welcome Darnetta Dorsey to the team! She looks forward to assisting the Client Care team with her passion for helping, and keeping the Las Vegas office running smoothly.



Jason Tweet is our Generational Wealth Strategist. Most successful families never have a plan to keep wealth in the family. Jason builds that plan.



Welcome Hayes Clement, our Director of Digital Marketing! Hayes leads the team bringing our shows, series, and stories to families who need them.



Ben Douglas, our content creator and videographer, brings our Amesbury studio to life, capturing the videos and shows you love from behind the camera.



Say hello to Betty, keeper of our puzzle box! Every crossword, word search and quiz you send to Betty@AmericanRetire.com lands on her desk, and each correct entry goes into the monthly gift card drawing.

Meet Easy Eddie and Betty: our AI team members. Eddie handles operations intelligence behind the scenes, while Betty shares real retirement stories at BettySaidSo.com





"We built this team around one idea: combine the best advisors in the business with technology that makes every client feel like our only client. These are the people making it 123 Easy!"

-David P. Schaeffer

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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 10/23/2026

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4 year	Oxford Life	5.75%
5 year	Sentinel Security Life	6.25%

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 10/23/2026**



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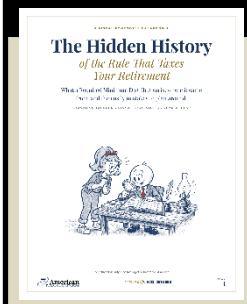
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November 2026



Full plates. Full hearts. Real conversations.

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

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 Bettyy@AmericanRetire.com

Congratulations to Last Month's Puzzle Solver

Denise Robertson

Look for your gift card in the mailbox.

1. GRAVY BOAT
2. TURKEY
3. SWEET POTATO
4. PUMPKIN PIE
5. GRATITUDE
6. PARADE
7. DRUMSTICK
8. CORNUCOPIA
9. CENTERPIECE
10. FAMILY
11. MONTBLANC
12. GLASHUTTE
13. DRESDEN
14. BUZZER
15. CONTINGENT
16. DISTRIBUTION
17. BUTTERNUT
18. CILANTRO
19. GRACE PERIOD
20. GRANDKIDS

This Month's Quiz Question

Which president, a lawyer himself, died without a will?

A. George Washington

B. Thomas Jefferson

C. Abraham Lincoln

Answers To Last Month's Quiz

The Annual Enrollment Period *(AEP)* opens October 15. On what date does it close?

A. November 30

B. December 7

C. December 31

B.

YOUR NAME:

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

Congratulations to Last Month's Quiz Winner

Jill Zeman

Look for your gift card in the mailbox.

YOUR NAME:

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

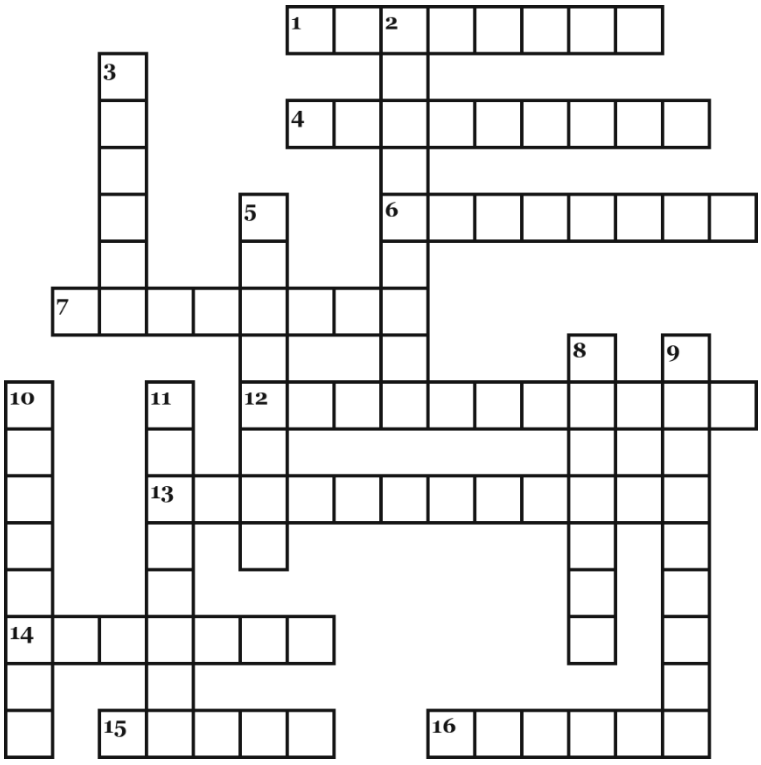
Congratulations to Last Month's Crossword Winner

Suzanne Stokebrand

Look for your gift card in the mailbox.

Send your answers to Betty@AmericanRetire.com

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ACROSS

1. They and the Wampanoag shared a harvest feast at Plymouth in 1621
4. They make Friday's turkey sandwich possible
6. Bread-and-herb side dish, also called dressing
7. Thanksgiving falls on the fourth one in November
12. The _____ form beats the will, as one family learns (page 3)
13. The best thing on the table, says the back-page cartoon (page 12)
14. German city where Montblanc makes its pens (page 1)
15. It rides in a boat and goes on the mashed potatoes
16. The golden bird in the middle of the Thanksgiving table

DOWN

2. Retirement is a _____, not a date (page 1)
3. Butternut ____ stars in this month's chicken curry (page 4)
5. Two people pull it. The bigger piece gets the wish.
8. The M in RMD, the rule behind page 3's new guide
9. Tart red berry served as a sauce, jellied or whole
10. Johnny Carson meets Dave Ramsey: Fiscal Fridays is a live one (2 words, page 2)
11. The Annual Enrollment Period ends on the 7th of this month (page 5)

Done? Snap a photo with your phone and email it to Betty@AmericanRetire.com, or text it to 602-975-0372.
Every correct grid goes into the drawing for a great gift card, same as the word search. Good luck!

While you have your pen out: *circle one thing on this page you want to ask us about, and bring it to your next review. That is what we are here for.* **602-281-3898**

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Listen while you solve. Every episode is no cost.



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Family Inheritance · 5 Episodes



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SCAN ME!

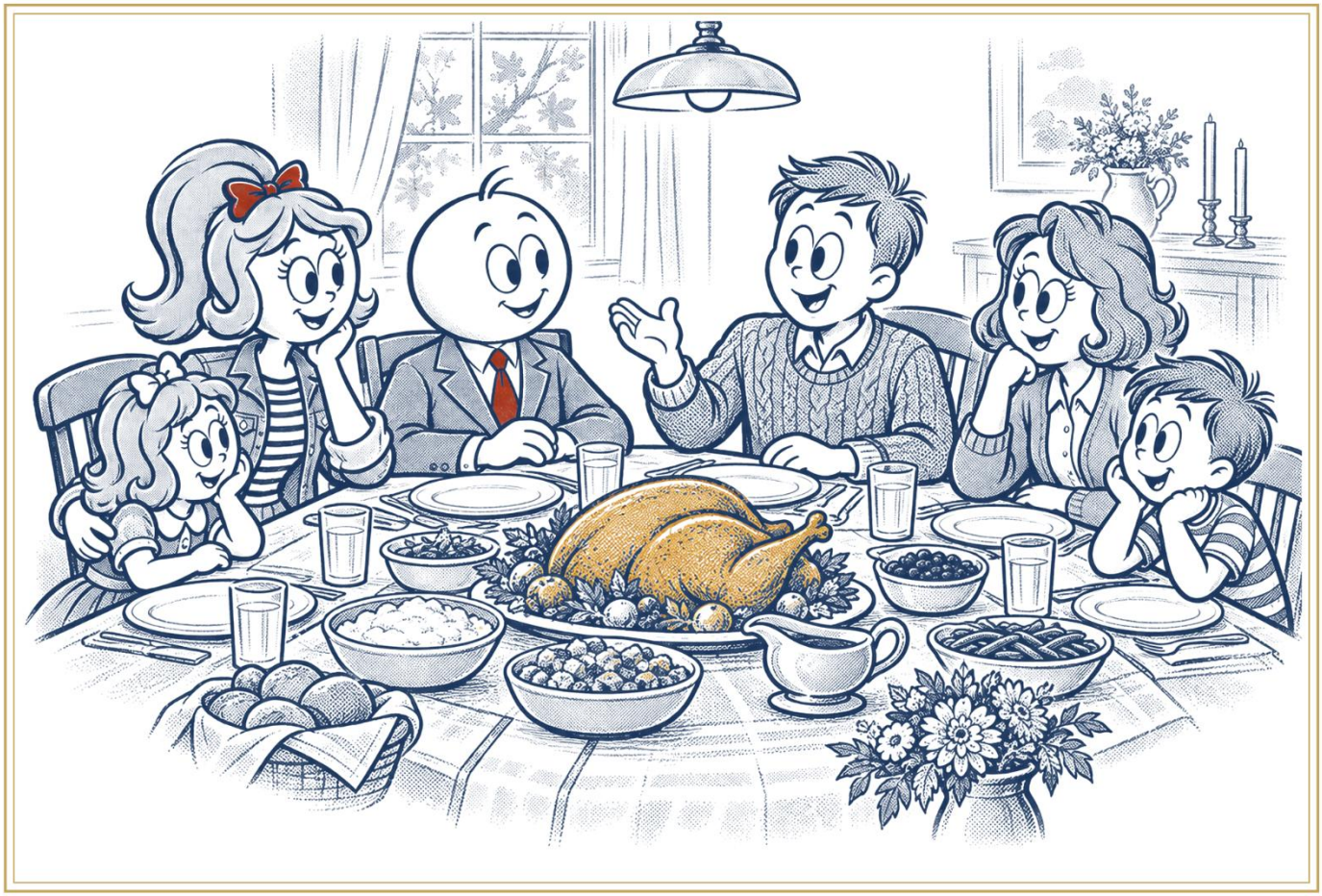
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Happy Thanksgiving!

The best thing on the table is a real conversation.