Volume 2, Issue 3

THE LYFE ADVISOR

March 2019

Leading
Your
Financial
Education

Lyfe ADVISORS™

MARCH

SO, YOU'RE ABOUT TO RETIRE. NOW WHAT?

4 STEPS TO GIVE YOUR RETIREMENT YEARS THE BEST CHANCE FOR SUCCESS

By Thomas Shultz

Do you have enough money saved to retire comfortably? Which accounts should you tap into first? And what should you do with your investments after you retire?

If you've been responsibly saving for your retirement over the years, congratulations!

However, while successfully building a nest egg is quite an accomplishment, remember that what you do ***after*** you retire can be just as crucial to your long-term financial health as what you did to prepare for your retirement. In other words, after you retire, you need to have a plan.

Step 1: Guarantee Your Income
If you're getting close to retirement, now is a good time to evaluate your situation and figure out how much income you may need after retirement. Check your accounts regularly and see if you might need to boost your contributions in order to catch up.

A good rule of thumb is that you'll need about 70% of your pre-retirement income in order to maintain your quality of life after you retire. So, if your final salary from your job is $100,000, plan on needing about $70,000 in income during your first year as a retiree. Then figure out where that money will come from.

Or better yet, start coming up with a post-retirement budget in order to get a more accurate idea of your income needs. Many people find that they can live comfortably on much less than 70% of their pre-retirement salary -- especially those who lived relatively frugal before retiring -- so crunch some numbers to see how much you'll need.

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March Is The Month Of Luck!

Inside This Issue

Now is also the time to go to the Social Security Administration's website myssa.gov where you can create an account and estimate how much income you can expect to receive from Social Security. Subtract this amount from your estimated income need, along with any income you'll have from a pension or other sources, and you'll have an estimate of how much income will need to come from your savings -- 401(k)s, IRAs, etc.

Many experts say that in order to ensure that your money lasts as long as you do, you should plan to withdraw somewhere in the neighborhood of **4%** per year. Although you should never take such simple blanket advice as gospel, it can help you estimate how much money you'll need to save up for retirement. So, divide the amount you'll need to withdraw from savings each year by 0.04. If your nest egg is coming up short, it may be time to buckle down and increase your savings rate as much as you can.

Step 2: Know Your Percentages
One common mistake retirees and pre-retirees make is remaining far too aggressive with their investments. Once you reach retirement, your time horizon on needing your savings goes from 20 years in the future to now. If all your investments take a 10% drop it could cause you to run out of money much sooner than you planned. If you are planning to reduce your risk, you need to understand your options. Many people think the only answer is fixed-income investments like bonds. While it's true that bonds produce a steady, predictable stream of income, there are a few problems with this approach.

Bond prices can fall dramatically as interest rates rise and the long-dated bonds that pay the highest interest get clobbered the most. The value of a bond is based on the interest rate it pays (coupon rate) relative to the prevailing market rates. So, if you buy a 30-year bond with a 5% coupon rate, and the market rate spikes to 6%, your bond could lose nearly a third of its value. We realize that retirees generally don't plan to sell bonds anytime soon, but if you get in a bind and need to free up some cash, bonds are the last place you want most of your money to be.

A general rule of asset allocation is to subtract your age from 110 to determine what percentage of your portfolio should be at risk. For example, a 65-year-old might have roughly 45% in stocks and 55% in fixed accounts. This will allow your portfolio to grow over time and will help your income stream grow without forcing you to sell your investments.

Step 3: Strategize Your Withdrawals
Many retirees have several different account types, such as 401(k)s, IRA's (traditional/roth), and regular brokerage or savings accounts and the order you tap into them can make a big difference.

When you first retire, your best bet is to use taxable accounts first in order to allow your tax-advantaged retirement savings to continue to grow.

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These accounts require you to start taking distributions by the time you reach 70-1/2 years of age, and the money you withdraw will count as taxable income.

Step 4: Reexamine Your Financial Plan Frequently

Coming up with a financial plan for your retired life is a great first step, but it's important to re-evaluate things every so often. For example, after your first year, if it seems like your savings are being depleted a little faster than you'd like, it may be a good idea to cut back.

In other words, the best thing you can incorporate into your retirement planning is *adaptability*. Life happens, so it's best to be prepared to adjust your strategy accordingly.

Here at LyfeAdvisors, we take a lifetime approach to planning. Our clients know that we understand that goals and objectives change over time and we are here to help make sure their savings last no matter what obstacles they face.

If you'd like to see what retirement could look like for you, we would love the chance to show you our skills!

Give us a call to schedule a ***FREE*** *comprehensive retirement analysis so you can live your best life today.*

Thomas Shultz

MEET THE TEAM

Thomas Shultz
Managing Partner
Registered Principal

Lillian McCord
Operations & Marketing Director

Dustin Graham
Associate Managing Partner

Rita Henderson
Customer Support Specialist

Salwa Hermansen
Insurance Advisor

Tyrone Armstrong
Insurance Advisor

Lenny Trujillo
Insurance Advisor
Trust & Estate Specialist

Charles Sandoval
Insurance Advisor

Michelle Bonitto
Insurance Advisor

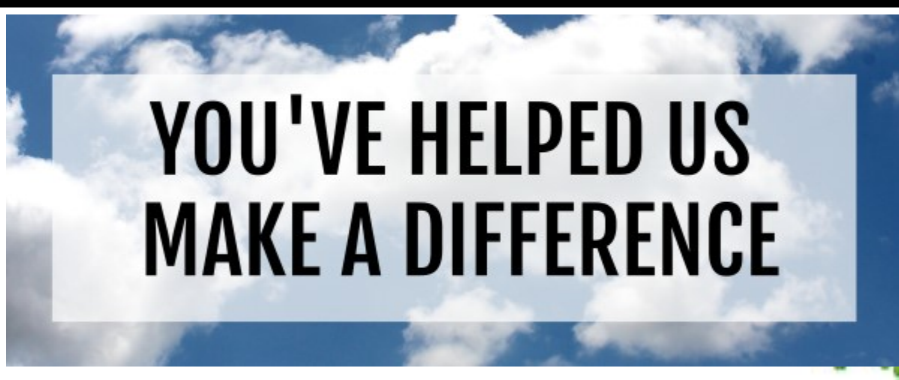
Jennifer Uzarski
Insurance Advisor

Luis Blanco
Insurance Advisor

Marta Prigmore
Insurance Advisor

Mario L. referred by Valentina S.
Lorna T. referred by Barbara P.
Felipe N. referred by Darcy W.
Luis P. referred by Magda O.
William G. referred by Brenda C.
Madeline R. referred by Anita F.
Whitney F. referred by James T.
Karen C. referred by Donald & Barb T.
Edwin R. referred by Alicia R.
Phil S. referred by Keith S.

Ann B. referred by Anna & Tony F.
Ellen T. referred by Brenda S.
Debra H. referred by Frank & Linda B.
Van L. referred by Tracey N.
Edward & Karen B. referred by Carol W.
Stephen G. referred by Bonnie & Bill R.
Deborah P. referred by Carol R.
Michael G. referred by Joanne A.
Mark C. referred by Jerry S.
Sam & Byron Y. referred by Peter J.



We appreciate your referrals!

Your referrals are gifts to whomever you refer. By making a referral, you are giving them a chance to make a difference in their financial future. Thank you for helping spread the LYFE Advisor's message.

THE CONSERVATIVE APPROACH

Revocable Living Trusts Are Smart To Have, But There Are Common Misconceptions

100% of Americans will die with some type of an estate plan with about 70% of them leaving their family with a legal process and the potential for costly attorney's fees. And, to be candid, this can be a critical time for your entire family.

Distributing your estate to your heirs typically will go one of two ways. It can go smoothly – highlighting the bright spots of your family and enhancing their families with your gifts. Or, it can go poorly, and this process has the potential to bring out the worst in people that can cause permanent family rifts.

I have reviewed close to 5,000 trusts for families across the country – that's 5,000 families with their own set of stories and experiences. From all of those interviews, I'm here to say that **YOU** have the ability to make this process **VERY** easy and effortless for your kids and beneficiaries. The right resource to do this is a Revocable Living Trust (RLT). Many of you reading this probably have one, and if you don't, now is the right time to invest in one. An RLT is surprisingly easy and extremely necessary. But, not every family needs one. If you'd like more information on what a Revocable Living Trust is, give us a call and we can have a preliminary conversation to determine if an RLT is right for you.

Because there is so much good information on RLT's on the internet written by attorney's and other free resources, I want to focus on some common and very important questions and misconceptions I see all the time.

#1. All of my assets need to belong to the trust.
This is untrue. Some of your assets will avoid the probate process inherently. IRA's, 401(k)'s, life insurance policies, and annuities allow you to name beneficiaries from the start. With this, I've seen hundreds of clients that have named their trust as the beneficiary on their IRA's and other qualified plans, which seems logical. However, this can be a **HUGE** mistake. IRA stands for INDIVIDUAL RETIREMENT ACCOUNT, thus needing to be inherited and owned by an **INDIVIDUAL**. If a trust inherits an IRA, there can be a big challenge with the IRS. One of my clients told me a story of losing $45,000 to the IRS due to this simple mistake created by their previous investment firm. It was the advisor that instructed them to name the beneficiary of their IRA's the trust. It's critically important to understand the rules and review your beneficiaries every few years, especially when you make changes to your assets.

#2. I need an attorney to create a trust.
An attorney isn't necessary to create a trust. At the heart, a revocable living trust is a ***PRIVATE FAMILY DOCUMENT***, where the finer details (your instructions) are never meant to be seen by anyone other than the family who created it and the companies you do business with. A successful Trust will have no need for probate or attorneys, and a successful trust is a ***funded*** trust, which is something that is easily done. Further, a revocable living trust is meant to be created and managed by the people who create it (the Grantors or Trustors). It's very true that your trust **document** requires careful attention to state

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specific laws, however the need for **expensive legal advice** in estate planning isn't necessary for most families, especially if total assets are under $20 million. The federal estate tax exclusion limit is $11.4M per person – which means each person can leave $11.4M to your beneficiaries before the federal government can tax it.

On average, a trust created through an attorney will cost $3k or more, and amendments can be a few hundred per change. This is like using a sledgehammer to hang pictures. There are services like create your own trust websites and legal document preparers that will get you the exact same legal documents at a fraction of the cost. Keep in mind, over time, your trust will require updates and amendments due to changes in your family, your wishes, and state laws. Take the costs into consideration before you decide on what level of service you want for your trust. We believe your money is important and shouldn't be wasted. Creating a trust shouldn't be more complicated than it needs to be.

#3. A trust shields my assets from the government and taxes.
Partially true. Establishing a trust will not have an impact on the taxability of your assets. The taxability of your investments and assets is still determined by the type of investment it is, or the type of account it is held in. Income generated by a trust owned investment **CAN** be taxed at the highest rate, if not passed through properly.

A properly funded trust protects your assets, beneficiaries, and wishes from government and public view by avoiding **PROBATE**. Probate is the judicial process by which a decedent's estate is valued, beneficiaries are determined, an executor in charge of estate distribution is declared, and the estate is legally transferred to the determined beneficiaries. Public notice is made when an estate opens probate. In Arizona, there are two types of probate – Informal Probate and Formal Probate. Costs for probate vary and can become very high quickly, usually depending upon the estate size, final instructions and wishes, and if the process becomes contested. I've personally seen probate wipe out an entire estate of over $400k due to attorney and legal fees! Attorneys are paid by the hour, and estates are the perfect client. The assets are in limbo and the only way to get them out is to pay the fees. So much valuable money and precious resources for your family is lost during this process.

I personally have mediated dozens of trust and estate settlements across the country and I've seen the experience of your loved ones vary dramatically. The absolute best way to show your family you love them during this inevitable time is with a properly funded and functioning **Revocable Living Trust**. I always referred to these valuable documents as a ***"final love note to your family"***. Your loved ones will be allowed to grieve and process the emotions peacefully. With a ***funded Revocable Living Trust***, you can preemptively remove the burden and stress of a challenging and totally unnecessary legal process for your family.

Yours in Financial Wellness,

Dustin Graham, CRPC

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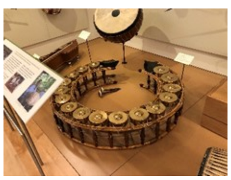
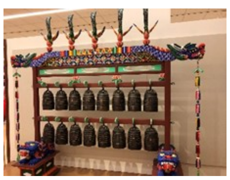
RITA'S CORNER

I'm Rita and welcome to my corner. I've lived in Arizona for eight years. My husband and I love to explore different restaurants and have found many magnificent places all over the valley. In this section, I would like to take you on a journey exploring the many diverse adventures that I have come to enjoy!

Musical Instrument Museum (MIM)
Desert Ridge, AZ

My husband and I finally visited the Musical Instrument Museum which is located in North Phoenix in the Desert Ridge Area. This museum opened in April of 2010 and is the largest museum of its kind in the world. It is a beautiful museum with over 15,00 musical instruments and artifacts from nearly 200 countries and territories from every inhabited continent. The geographic galleries upstairs begin with different rooms representing 5 major world regions.


The instruments are wonderfully displayed with audio/video enhancement to enjoy not only the beauty of the instrument but their sound as well. Downstairs is where the MIM Music Theatre for concerts is located. There is a wide variety of artists that perform from every genre of music from all over the world. Also, downstairs you will find the gallery for special exhibits. Now until September the special exhibit is about Electric Guitars.



Over 80 of the rarest electric guitars and amplifiers are displayed-from some of the first ever heard to those played by some of today's famous guitarists. There is an Artist's gallery which celebrates some of music's most influential artists. This was one of my favorites displays. It was hard not to sing along.



For lunch, there is a lovely café, Café Allegro, which serves a variety of burgers, sandwiches, salads and soups with a lovely indoor or outdoor dining venue. One word of warning. There is so much to see and hear make this an all-day event and, trust me, wear comfortable shoes. It is an amazing Experience for the entire family. My husband and I are looking forward to enjoying a concert in the theatre in the coming weeks.

Sincerely,

Rita Henderson

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If You Botch Your Medicare Sign-Up, It Will Cost You!!

Hack #8

John turned 65 4 years ago — the age when most people shift their health coverage to Medicare, but he was still employed and covered by his company's group insurance.

When his birthday came around, he began researching whether he needed to move to Medicare and determined he could stick with his employer's plan. Four months later, John was laid off, but he kept the company's health insurance for himself and his family under the Consolidated Omnibus Budget Reconciliation Act (Cobra), the federal law that allows employees to pay for coverage as long as 36 months after a worker leaves a job.

"I just thought, this is great — the coverage won't change," he recalled. "I was just relying on my own logic and experience and felt that if I didn't need a government service, I wouldn't sign up for it." John unknowingly ran afoul of one of the complex rules that govern the transition to Medicare — and now he is paying the price.

Medicare requires enrollees to sign up during a limited window before and after their 65th birthday. Failing to do so leads to stiff late-enrollment penalties that continue for life, and potentially expensive, long waits for coverage to begin.

There is one major exception. People who are still employed when they turn 65 can stay with employer-provided group coverage.

What John missed is that Cobra coverage did not qualify him for that exemption, since he was no longer actively employed. He didn't realize his error for more than a year, when the end of his Cobra coverage approached, he began looking into Medicare. This mistake means he will pay a late-enrollment penalty equal to 20 percent of the Part B baseline monthly premium for the rest of his life. This year, the penalty increases his monthly standard premium of $135.50 to $162.60.

The Basics On Signing Up

Medicare enrollment in Part A (hospitalization) and Part B (outpatient services) is automatic if you have claimed Social Security benefits before your 65th birthday — your Medicare card will arrive in the mail and coverage begins the first day of the month in which you turn 65. There is no premium charged for Part A in most cases, and you may be able to turn down Part B at that point without incurring late-enrollment penalties if you are still working and receive your primary insurance through work.

If you have not yet applied for Social Security, signing up for Medicare requires proactive steps to avoid problems. Medicare offers an Initial Enrollment Period around your 65th birthday. If you miss that window, you will be subject to a late enrollment surcharge equal to 10 percent of the standard Part B premium for each 12 months of delay — a penalty that continues forever.

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Medicare's prescription drug program **(Part D)** comes with a much less onerous late enrollment penalty, equal to 1 percent(%) of the national base beneficiary premium for each month of delay.

In 2019, the base monthly premium is $33.19, so a seven-month delay would tack $2.32 onto your plan's premium.

Late enrollment also exposes you to significant gaps while waiting for Medicare coverage.

Medicare Has Three Enrollment Periods

The Initial Enrollment Period **(IEP)** includes the three months before you turn 65, the month of your 65th birthday and the three months after you turn 65. Coverage begins one to three months later, depending on when you enroll.

For people transitioning from employer coverage at other ages, a Special Enrollment Period **(SEP)** is available for eight months after other insurance ends, and coverage begins the first month after you enroll.

But late enrollees must wait for a General Enrollment Period **(GEP)** that runs from Jan. 1 to March 31 each year — and Medicare coverage does not begin until July 1.

The penalties are bad enough and a terrible way to spend your money, but the real risk is what to do while waiting for coverage to begin. You will be subject to a large amount of medical bills, debt or inability to access care. It increases the reliance on emergency room care and creates needless health risks.

John for example, applied for Medicare one day after general enrollment ended, in April 2016. He didn't realize until too late that he had missed the deadline, he said. As a result, his Part B coverage did not begin until July 2017 — he was fortunate to find a commercial insurance policy to plug that gap while he waited.

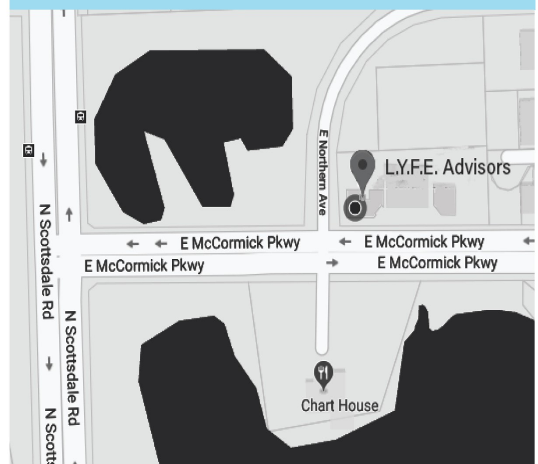
Let us help you navigate the Medicare Maze by giving us a call at 480-626-0296, we are here to help!

Map to our NEW Scottsdale Office

7400 East McCormick Parkway, Suite A-100, Scottsdale, AZ 85258

Enter from E Northern Ave

(480) 626-0296



We're across from Chart House on East McComick Parkway. First building on E Northern Ave.

Sudoku

8	3				2		4	6
4				5		9		
		1						3
		3	5		9	7		
9	6		7			3		1
					8	2		
		4		6		1		
		2		8			5	
	5		9	4				7

February Sudoku Solution

3	6	8	2	7	1	4	9	5
4	5	1	8	9	6	3	7	2
2	7	9	3	5	4	6	1	8
8	1	6	5	4	9	2	3	7
7	4	5	6	2	3	1	8	9
9	2	3	1	8	7	5	4	6
1	3	7	9	6	5	8	2	4
5	9	2	4	3	8	7	6	1
6	8	4	7	1	2	9	5	3

March Quiz

Question 1:
Who was the last High King of Ireland?

a. Shane MacGowan
b. Domhnall Neifinn
c. Ruaidhri Ua Conchubhair

Question 2:
Who was Ireland's first female President?

a. Mary Robinson
b. Maud Gonne
c. Kathleen Clark

Question 3:
St. Patrick drove the ___________ from Ireland?

a. Cows
b. Cats
c. Snakes

Answers for February

Question 1: Which State produces the majority of America's roses?

b. **California**

Question 2: What is the most popular way to say, "Be Mine"?

c. **Candy**

Question 3: What fruit is also know as the "Love Apple"?

a. **Tomato**

Medicare Supplement Rates

Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	F	Humanadental	$134.16
Male	65	F	AARP United Healthcare	$142.12
Female	65	G	Humanadental	$105.12
Male	65	G	AARP United Healthcare	$121.20
Female	65	N	Aetna (ACI)	$89.46
Male	65	N	AARP United Healthcare	$94.80
Female	66	F	Humanadental	$140.86
Male	66	F	AARP United Healthcare	$149.92
Female	66	G	Humanadental	$110.38
Male	66	G	AARP United Healthcare	$126.97
Female	66	N	Greek Catholic Union	$90.54
Male	66	N	AARP United Healthcare	$99.33

Rates are accurate at the time of production. Included in the list are fraternal organizations, service organizations, and carriers with ratings above B+.
**Source: CSG Actuarial effective dates 03/01/19*

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	Banesco	2.85%
2 year	First Internet	2.96%
3 year	Safra Bank	3.10%
4 year	Safra Bank	3.15%
5 year	Presidential	3.25%

Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NCUA Insurance. **Source: BankRate.com 03/01/19*

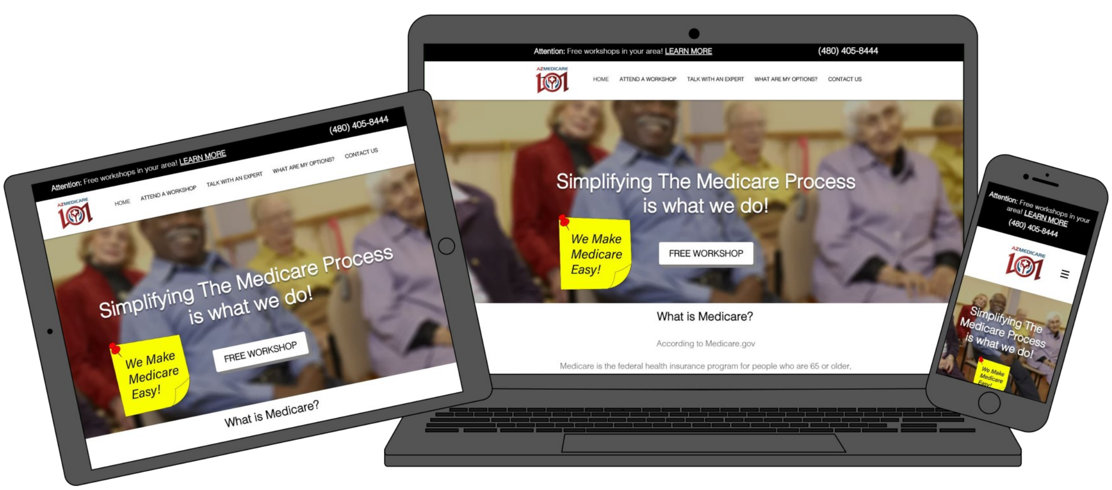
Highest Fixed Annuity Rates

Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	Guggenheim Life	3.10%
4 year	Oxford Life	3.20%
5 year	Sentinel Security Life	4.00%
7 year	Atlantic Coast Life	4.19%
10 year	Atlantic Coast Life	4.30%

Rates are accurate at the time of production. Excluded from the list are fraternal organizations, service organizations, and carriers with ratings below B **Source: AnnuityRateWatch 03/01/19*

Visit us Online at www.AZMedicare101.org



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WHY WAITING TO TAKE SOCIAL SECURITY AT AGE 70 MIGHT BE A BAD IDEA

It doesn't take a rocket scientist to figure out why someone would wait until 70 -- the latest possible age -- to claim Social Security benefits. By waiting, monthly checks are 76% higher than if you claimed at 62, and 32% higher than if you claimed at full retirement age of 66. That is the difference between annual checks of $12,000 and $21,000. It's not a small deal -- and could be a major incentive.

But the reality is that waiting isn't all it's cracked up to be. In fact, if you're considering waiting to claim Social Security benefits, make sure one of your reasons for doing so isn't included below.

You Want Maximum Lifetime Payouts

The Social Security Administration isn't stupid. They've used actuarial tables to figure out how long the average American is going to live and ensure that overall lifetime payouts will be roughly the same *no matter when you claim*.

That's because while the 70-year-old might get $21,000 per year in benefits, he or she will also have eight years of receiving nothing, while the early claimer is collecting checks for 96 straight months -- albeit at lower levels. In fact, while the exact numbers will vary depending on your lifetime earnings record, lifetime payouts don't eclipse earlier claimers until you hit your early to mid-eighties.

Maximize Spousal Benefits

In households where one partner significantly out-earned another, it will make more financial sense to rely on spousal benefits. But understanding the basic ins and outs of such benefits is crucial.

Consider John and Jane, who are married. John earned much more than Jane. Thus, Jane will rely on spousal benefits. Jane can't claim such benefits until John does as well.

At that time, Jane's monthly checks will be half of John's. If John passes away first, then Jane will forfeit the normal payment and just assume John's higher monthly check.

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As such, if they want to maximize payouts from the moment they file, it might sound reasonable for both to wait until they're 70. But there is a catch: spousal benefits max out at half of John's benefits *at full retirement age, or 66 years old.* Let's say both are the same age.

It turns out that claiming at 66 (assuming you both live to the same age) remains the best choice all the way until your 80s and waiting until 70 doesn't become the best financial choice until once you enter your 90s.

Obviously, if Jane is younger than John, it makes even less financial sense for Jane to wait until 70 to claim Social Security.

I Want As Much Money As I Can Get!

Of course, the unspoken assumption here is that more money is better. But once you enter your Retirement Years -- and hopefully soon before -- time and contentment become the real commodities worth savoring.

It's definitely true that you need enough money to make ends meet, and if waiting until you are 70 to claim Social Security is the only way to do that, then you have little other option.

But it's worth exploring what your real level of "enough" really is. It might be far lower than you think and if that's the case, you should retire as soon as possible. That's because studies that are representative across America's demographics show that retirees are far and away the happiest cohort in the country.

While waiting until 70 to retire might make sense for some, if trying to maximize individual or spousal benefits is your main motivator, it's an awful reason to put off what is apparently the most enjoyable part of many Americans' lives.

Medicare Workshops

1 Hour Presentation - Everything you need to know about Medicare. We explain how Medicare works and what you can expect before you choose!

THIS PRESENTATION HAS BEEN APPROVED BY MEDICARE

Mesa Main Library **Board Room** 64 E. 1st Street Mesa, AZ 85201 **Monday, March 18th** **1:30pm to 2:30pm**	**Mesa Dobson Library** **Dobson Meeting Room** 2425 S. Dobson Road Mesa, AZ 85202 **Monday, March 18th** **5:30pm to 6:30pm**	**Chandler Hamilton Library** **Meeting Room** 3700 S. Arizona Ave. Chandler, AZ 85248 **Tuesday, March 19th** **1:30pm to 2:30pm**
Chandler Downtown Library **South Copper Room** 22 S. Delaware Street Chandler, AZ 85225 **Tuesday, March 19th** **5:30pm to 6:30pm**	**Fountain Hills Library** **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Wednesday, March 20th** **1:30pm to 2:30pm**	**Mesa Red Mountain Library** **Program Room** 635 N. Power Road Mesa, AZ 85205 **Wednesday, March 20th** **6:30pm to 7:30pm**
Ironwood Library **Meeting Room** 4333 E. Chandler Blvd Phoenix, AZ 85048 **Thursday, March 21st** **1:30pm to 2:30pm**	**Fountain Hills Library** **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Monday, March 25th** **5:30pm to 6:30pm**	**Peoria Sunrise Library** **Community Room** 21109 N. 98th Ave. Peoria, AZ 85382 **Tuesday, March 26th** **5:30pm to 6:30pm**

Register online at AZMedicare101.org

Or call us to reserve your FREE SEAT at (480) 405-8444

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Medicare Workshops

1 Hour Presentation - Everything you need to know about Medicare. We explain how Medicare works and what you can expect before you choose!

THIS PRESENTATION HAS BEEN APPROVED BY MEDICARE

Glendale Main Library **Small Meeting Room** 5959 W. Brown St. Glendale, AZ 85302 **Wednesday, March 27th** **1:30pm to 2:30pm**	**Chandler Sunset Library** **Monsoon Room** 4930 W. Ray Road Chandler, AZ 85226 **Thursday, February 28th** **1:30pm to 2:30pm**	**Glendale Foothills Library** **Eagle Room** 19055 N. 57th Ave. Glendale, AZ 85308 **Thursday, March 28th** **5:30pm to 6:30pm**
	Tempe Pyle Recreation Center **Sedona Room** 655 E. Southern Ave. Tempe, AZ 85282 **Tuesday, April 2nd** **5:30pm to 6:30pm**	

"As a fiduciary, it is our responsibility to make sure that both the Health and Wealth areas of your retirement have been planned for accordingly. You can't have a sound financial plan without addressing both and here at LyfeAdvisors we believe that it starts with Healthcare! For the last 12 years, we have been helping thousands of retirees all throughout Arizona and we'd love to help you as well." - **Thomas Shultz, Managing Partner**