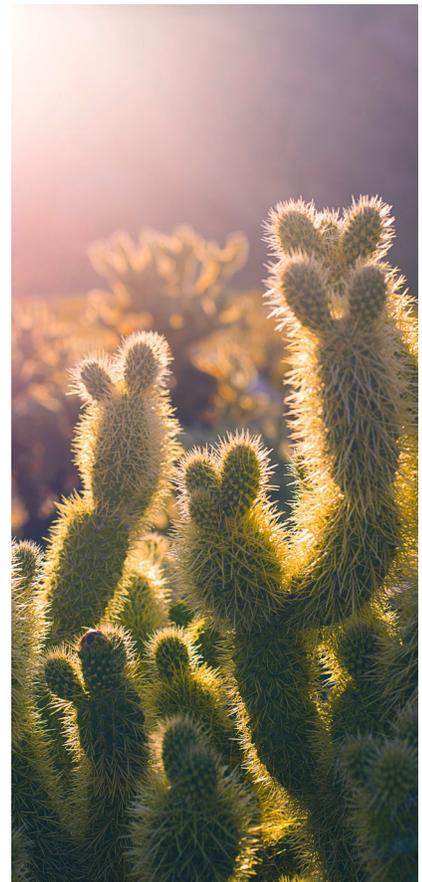


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Bask in the sunshine!

How to Decide When to Retire (or decide anything)

By Thomas Shultz

Isn't decision-making supposed to get easier as you get older? If our clients are any indication, that's not the case. It seems like every day in our office clients **agonize** over questions like when to retire and how to retire. Sometimes to the point that they just let inertia carry them and decide by not deciding. That's a **terrible** way to decide!

Here at LyfeAdvisors, we have a 10-step process we use with clients who are facing decisions about when to retire or have other big financial or life decisions to make. Though we'll hammer on the **"when-to-retire nail"** more than anything, know that this is the same basic process we advise anyone to use when facing a big decision.

Don't decide not to decide

In my life, my big decisions have sometimes lacked the **intentionality** of the process I'm about to share with you. Let's step into my past for a minute. Hopefully that doesn't sound too spooky.

When deciding what college to attend, I knew I wanted it to be a Division 1 or 2 school and on the west coast. I played college basketball and only cared if I could get playing time at the school I chose. I chose Humboldt State University only because they told me I could play 25+ minutes a game.

Dunce-cap decision? Maybe.

It's still a decent school though.

After college, I made my next big decision to move and stay in Los Angeles only because I was in love with a girl. ***A really hot, emotionally stimulating, intellectual girl. This girl had the whole package! (Don't tell my wife.)***

****continued on page 2***



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Well, I ended up marrying that girl and we're still together almost 14 years later. **(OK, maybe you can tell her.)**

More recently, I decided with a handful of partners to go independent from a huge financial firm we worked for at the time.

This time, we might have gone too far in our intentional decision-making process. It took us **3 years** before we made the leap. We examined every pro and con, planned things out, and finally went all in to be able to fulfill our vision.

Each of these decisions worked out well for me, partly because I overcame personal inertia in each instance. I decided to decide.



Decisions in your blind spots

If you made a New Year's resolution to get healthy this year and have broken that by now like everybody else you know, you've felt the powerful force of personal inertia. You avoid making decisions because you don't like change. Some decisions have to jump onto your scalp and set your hair on fire before you notice that they were ever there at all.

That's personal inertia.

Inertia in physics is the tendency for a physical object not to change its state of motion. Our lives have inertia, too, and that can blind you to the availability of some decisions.

In my life, this principle became obvious when my wife and I had our son. We both had good careers and incomes at the time, so when Jackson came along, we just shoehorned him into the life we'd already built. We bought a big, nice, expensive house to satisfy my ego. **(Don't tell my wife that for real.)** Meanwhile, Coralyn and I stashed our son in day care to keep moving along the straight line our careers pointed us down. It took us a solid two years before we even realized we could have changed direction. Finally, with our hair on fire from moving so fast for so long, we realized a decision had been there all along, politely tapping our shoulders instead of setting our hair on fire.

We then decided to downgrade from **"OUR"** (pronounced **"my"**) ego home, move to a family centered community, allow my wife Coralyn to go part-time and begin to raise our son we'd been handing off to someone else for too long. Before then, we let inertia get the best of us.

Pre-retirement inertia

I see inertia problems with clients all the time. Often they've only come to us after finally seeing an inertia problem.

They stuck with financial advisors who didn't fit them or serve them well for so long only because it was easiest to leave things the way they had always been.

**continued on page 3*

**continued from page 2*

Others pile up cash that they never put to work for them. Inertia of doing nothing with money carries them past far too many opportunity costs. They could have made more money through investments, gone on huge family adventures, paid down debt, or done any number of things better than swimming in pools of liquidity.

And some people want to retire, but delay doing so because of the inertia of feeling needed at work. Some of my clients are forced into retirement because they could never make the decision of when to retire. I've seen many an unexpected layoff or life event force the issue. They didn't decide to decide and it bit them.

When you stop questioning the course of your life, whether it be for when to retire or otherwise, you've let inertia take the wheel.

A 10-step process to overcome personal inertia and figure out when to retire

If you feel inertia holding you back from deciding when to retire, I want to walk you through this 10-step process I learned a few years back.

It opened my eyes and I think it should help you, too. Follow these steps *in order*, by the way. That will give you the best indication of when to retire.

- 1. Trust your gut.** I frankly didn't make it too far past this step when deciding what college to go to or whether to move to Los Angeles. Those decisions still worked out well for me. That's why this is the first step. Your subconscious sometimes knows what's going on better than you do.
- 2. Ask if the decision aligns with your life (or retirement) vision.** I'll write another time about how to set up a retirement vision, but know that without one the demands of others will shape your life or retirement instead of you. Our vision is to change how people think about retirement and help a ton of people indefinitely. So I know that now is not my time to retire. If I were deciding whether or not to retire, I could stop the process here.
- 3. Do your homework.** Research possible outcomes about what retirement could bring you. This is where you bring the "meat" to the decision-making process.
- 4. Consult people you trust.** Don't ask if you should do something or not. Ask them to help you find blind spots for issues you might not be addressing.
- 5. Ask if you're passionate about this decision.** Does retiring next year get your juices flowing or are you happy in your career and only thinking about retirement because of your age?
- 6. Ask if you've got the strength to follow through.** Be honest with yourself. Does retiring next year give you a to-do list too long to accomplish? You can only handle so much at once, and this is the step to admit that to yourself.
- 7. Decide if the timing is right.** They say timing is everything. That's true for knowing when to retire. You need to put your financial and personal life in order to know when to retire. If something's out of whack, walk away from the decision. I once turned down a killer job offer that felt like opening a toy chest to me because I knew the timing wasn't right for my career.

**continued on page 4*

**continued from page 3*

- 8. **Align the decision to your personal values.** I know now isn't the time to retire for me. Why? It wouldn't fit with my values because I know I have people to serve doing what I'm already doing. Service is one of my top 10 values, so retirement doesn't make sense to me.
- 9. **Create a pros and cons list.** Note how far down this process analyzing pros and cons is. A lot of times, you'll find you can walk away from a decision long before making it to this point. Don't worry about your bullet points on this list sounding stupid. Just capture as many of your random thoughts about retirement or whatever decision you're facing on this list. Too often those thoughts flit away before you write them down.
- 10. **Analyze the worst-case scenario.** Just ask, "What's the worst that could happen?" Envision your life if retirement doesn't pan out. Do you have an open door to return to your career? Do you run out of money in six months and have to work anyway?

It's OK to be wrong sometimes

There's nothing wrong with being wrong about when to retire. Or just about anything else.

The thing to remember is that if you make a wrong decision, you'll need to have the flexibility to pivot and adjust your course.

If you're still overwhelmed about when to retire, find **a trusted financial advisor** to noodle through your situation. Hold your advisor to a high bar. Work with him or her to move to the next phase of your life.

After all, beyond your career, the next step's a doozy.

**ASK HOW TO GET
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MEET THE TEAM



Thomas Shultz is the managing partner and founder of LYFE Advisors. Thomas has been a leader in the insurance industry for over a decade. He brings a new approach to the insurance industry that puts the needs of the client first.



Lillian McCord is our marketing director. A world traveler, Lillian is a native Puerto Rican who has lived in Italy and Belgium before moving to Arizona. She received her MBA from the University of Phoenix in Business Administration



Dustin Graham has a passion for helping others, and retirement planning is a fulfillment of this passion. Specializing in retirement planning for the past 10 years, Dustin’s main goal each day is to help families reach their retirement financial goals.



Amber Doig came from a background in banking and has hit the ground running with LYFE Advisors. She is passionate about bringing the concept of people helping people to everything she does.



Thomas Kee is a passionate creative, specializing in graphic design and illustration. He makes the brand work across a wide variety of platforms. Thomas keeps the brand consistent and speaks the LYFE Advisors story.



Luis Blanco started his career in finance back in 2007 working for a national brokerage firm. He brings his years of experience to LYFE Advisors. He looks forward to assisting you to reach your financial goals.



Juliette Lac wrote her autobiography during her 10 years in Paris. She is an accomplished author, her works include “War Child” and “Blossoms on the Wind”. She has been in the Insurance industry since 2007 and helping seniors with Medicare since 2010.



Tyrone Armstrong specializes in tailor fitting different types of insurance products that fit his clients needs. He served in the military and takes pride in helping people protect themselves and their families, which in return gives his clients a bright future to look forward to.

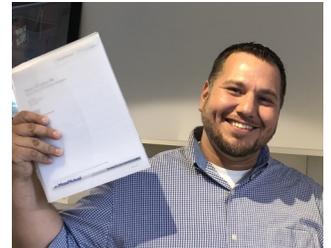


Heather Skoog left college to gain real life experience in a professional environment. She has a passion for Computer Sciences and Programming languages, as well as a love for helping others achieve greatness for their financial future. She aims to serve and cannot wait to do just that for you!

Tina Wagoner has worked in healthcare for 17 years, specializing in long term care. Tina is an active advocate and participant in the National Association of Professional Women. Licensed in life & health insurance in over 15 states, she is dedicated to ensuring proper long-term decisions and planning.

Jennifer Uzarski has been specializing in the senior market for over 14 years and is extremely versed in Medicare. She is licensed in both health and life insurance in Arizona and Michigan. Jennifer received her Bachelor's Degree from Western Michigan University and lives in the Phoenix area with her three children.

Salwa Hermansen provides the best of herself to help others succeed in achieving their financial goals. Consistently striving for personal growth in the industry and enhancing her leadership skills to inspire others to dream big and achieve anything. Salwa provides the opportunity to anyone who is searching for a trusted and caring advisor.



Michelle Bonitto, A graduate of Hamilton College, Clinton, New York, has been on the business front lines as an entrepreneur, manager and sales executive. Michelle found her passion in teaching people the importance of financial protection, saving, and planning. She is also an accomplished artist.

Charles Sandoval has been in the financial services industry since 1991 helping people prepare for retirement and all the while ensuring they are properly protected along the way. He strives to set himself apart by creating extraordinary client experiences. It's important that my clients feel cared for, informed, and on-track to meet their goals. This my commitment to my clients.

Kirk Klem learned about teamwork and assisting clients from his Real Estate/ Construction background. He always looked forward into tailoring a home to a client's needs. He has taken that same work ethos into helping you amplify your earnings! Truly taking care and developing lifelong relationships with clients is what makes this industry so fulfilling.



10 Healthy Snacks to Pack

By Thomas Kee



Even if you have a healthy diet for breakfast, lunch, and dinner, you may be undoing your good habits if you indulge in unhealthy snacks in-between meals. Don't load up on cookies and potato chips to satisfy your hunger pangs, try some of these 10 snacks instead.



1 Protein: 0g
Calories: 80
Sugar: 16g

Apple: This ubiquitous fruit comes in a wide variety of shapes, colors, and flavors. One thing is the same for all apples: they are a healthy snack. There is a decent amount of sugar, but this is a great natural substitute for a candy bar or cookie for your sweet tooth.



2 Protein: 1g
Calories: 152
Sugar: 4

Baked Sweet Potato Chips: These chips are better for you than your greasy, regular chips. They have the same great texture and crunch with the benefits of potassium and fiber. They naturally have a hint of sweetness and are widely available in stores, or easily made at home



3 Protein: 6g
Calories: 160
Sugar: 4g

Caprese Salad: A simple salad made with balsamic vinegar, tomatoes, mozzarella, olive oil, and basil. Savory with a subtle sweetness, this Italian staple is great in the summertime.



4 Protein: 5g
Calories: 160
Sugar: 2g

Cashews: Full of protein and potassium, these nuts are a good thing to munch between meals. They are tasty with or without salt and are a great complement to cheese or fruit.



5 Protein: 17g
Calories: 174
Sugar: 2g

Cottage Cheese topped with Cucumber, Tomato, and Avocado: Turn your cottage cheese into a tasty new salad with grape or cherry tomatoes, sliced cucumber, cubed avocado, and whatever seasonings you like.



6 Protein: 9g
Calories: 194
Sugar: 9g

Baked Sweet Potato Topped with Greek Yogurt, Chopped Walnuts: Drop that loaded baked potato and try this healthier alternative. Cook a sweet potato, cut it in half, and top it with Greek yogurt and chopped walnuts.



7 Protein: 0g
Calories: 50
Sugar: 0g

Olives: Rich in healthy fats, iron, and vitamin E, olives are a tasty and savory snack. You can eat them by themselves or use them as a topping for a variety of other snacks, such as crackers.



8 Protein: 6g
Calories: 153
Sugar: 0g

Oven Roasted Chickpeas: The primary ingredient in hummus, chickpeas are also great roasted. Just bake the chickpeas (rinsed and skinned) in the oven with some olive oil and top with garlic salt, pepper, and parmesan cheese. They have a great crunch and robust flavor.



9 Protein: 14g
Calories: 181
Sugar: 1g

Tuna Stuffed Avocado: Give your avocado some added substance and flavor with tuna. Chop avocado in half and remove the pit. Scoop out some of the avocado and add it to a mixing bowl. Then add tuna, peppers, cilantro, and lime juice and mix. Place the mixture into the divot in the avocado half and season with salt and pepper.



10 Protein: 8g
Calories: 160
Sugar: 0g

Toasted Pumpkin Seeds: If you like sunflower seeds, you'll love these. They have all the salty crunch and none of the mess. Bake and season them however you like or buy a pack at your favorite store.

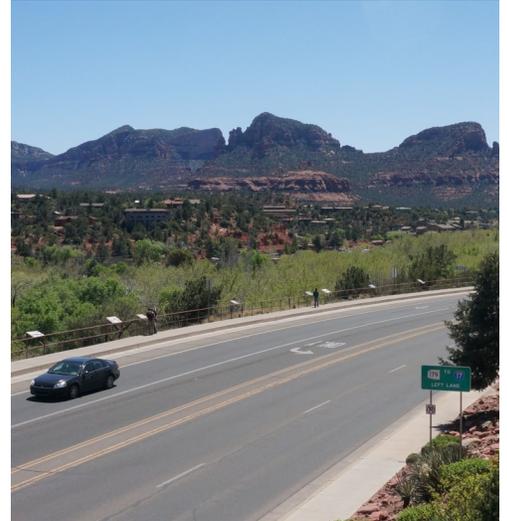
**All nutritional info is estimated and based on a single serving. Actual nutritional content may vary.*

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Exploring Sedona, Antelope Canyon, Horseshoe Bend, Glen Canyon Dam and Lake Powell.

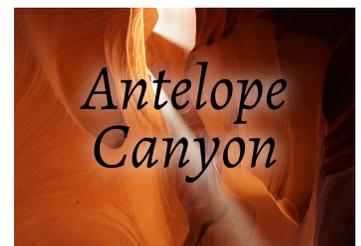
By Juliette Lac



I picked up my friends who flew from California to Phoenix airport on Thursday night and booked into La Quinta Inn in Tempe around 11:00 pm. We departed early on Friday morning heading north on Interstate 17, also known as the Old Black Canyon Trail which took us past small towns and beautiful scenery. As we approached Cordes Junction, there were signs for Bloody Basin, Big Bug Creek, and Bumble Bee. As it has been known in 1800s, these mining towns were filled with gold prospectors. However, today these stops are empty and these mining outposts have become ghost towns.

Winding through rolling hills made small by the Bradshaw Mountains to the west is Bumble Bee ghost town, named for nearby Bumble Bee Creek. Established in 1863, Bumble Bee served as a stagecoach stop and an outpost for the U.S. Cavalry; with a post office established in 1879. Driving through, we found a rustic trading post with a tombstone rosebush draping across the entrance. Besides the trading post, there are exactly four houses in Bumble Bee, a padlocked former mercantile and a crumbling fake ghost town, all surrounded by green-trunked Palo Verde trees, a lone century plant. The only other thing to see in Bumble Bee is the Bumble Bee Ranch. As many as 2,000 people a year come to the ranch for western outdoor recreation, entertainment, and relaxation. The ranch offers year-round horseback-riding, cattle drives, gold panning, target shooting, Humvee, ATV, and helicopter tours, as well as cowboy meals and live entertainment.

More to come, look for it in next month's Issue!



Watch Your Retirement Budget

By *Dustin Graham*



Congratulations! You've made it to retirement and your **Golden Years!** You're going to sit back, relax, enjoy the sunshine and reflect on life so far. With all the challenges you've overcome and accomplishments you've earned, it's time to enjoy the fruits of your hard work!

The current trend among retirees isn't to just sit back and relax. Retirees are traveling, starting businesses, and making lots of time for their social calendar for family and friends. This is the lifestyle you've earned and have been working towards the last 30 to 40+ years.

When I started in this business before the "**Great Recession**", the rule of thumb for retirees was that you could comfortably withdraw 4% of your assets each year, and you wouldn't need to fear running out of money in your lifetime.

However, this 4% rule is proving to be obsolete. Studies are showing an increasing trend that new retirees are spending (drawing down) close to an average of 7% of their assets each year! That's an incredible demand for your account to keep pace, which can pose an incredible problem in the future.

Here are some of the reasons that equate to needing more money nowadays:

- 1. New retirees aren't downsizing homes.** In fact, they're doing the opposite, opting to find their dream "**forever home**" that they've always wanted.
- 2. Fixed interest and traditionally safe assets aren't yielding enough** to keep up with your demand for cash.
- 3. Market volatility** – Stock market ups and downs over the last decade are causing future projections to be unreliable.
- 4. Healthcare costs** – Our retirement years are often the most expensive years. It's common for us to see retired families with close to **25%** of their income going to medical expenses.
- 5. Long Term Care costs** – In 2027, only 9 years from now, Genworth projects the monthly cost of a private room in a nursing home to exceed **\$11k** per month!
- 6. Taxes** – When you live off of your retirement assets in 401k's, IRA's and other qualified plans, withdrawing money is considered income. When your income reaches a certain level, your social security benefits also become taxable. As a married couple, having just \$32,000 or more of annual combined income will result in **85%** of your SSI benefits to be taxed.

We've consulted with thousands of retired families across the country. We've done the field research. Here's what we've found. Our firm believes the best way to retire is the same as the best way to create wealth. Control your expenses and create enough monthly income that allows you to live below your means. Invest for the future, with responsibility.

If you feel you could fall into this situation, we want to talk to you. If you need to create more income that you won't ever lose, we want to talk to you. If you have concerns about taxes and want to find ways to create more tax-free income when you need it most, we'd enjoy meeting with you.



A Bigger Advantage for Medicare Advantage Plans

By Amber Doig



One in three Medicare beneficiaries (19 million Americans) have Medicare Advantage plans. These plans are offered through private companies as an alternative to original Medicare and many encompass ancillary coverages such as vision and dental. The number of individuals who chose Advantage plans over original Medicare has grown significantly in recent years, by about 1.4 million between 2016 and 2017. This number is projected to continue going up. According to a Congressional Budget Office study, 41% of Medicare enrollees are expected to select an Advantage plan by 2027.

Why are Advantage plans so popular? Many individuals choose them due to low monthly premiums, the ancillary benefits, and the plan’s general ease of use. However, there may soon be a reason for many more Medicare beneficiaries to choose these plans. The Centers for Medicare and Medicaid Services (CMS) recently announced the future expansion of “health-related” benefits. The definition of these benefits will grow to include “additional services that increase health and improve quality of life.”

Why does that matter? It will be the first time that Medicare Advantage plans can offer services which aid in the activities of daily living such as medically-tailored meals and home modifications. This will mean those on Medicare Advantage plans can stay in their homes longer. By receiving care at home, institutional care costs can be reduced or eliminated entirely while also increasing comfort of care in later stages of life.

It is unclear at this time if these changes will also affect original Medicare. There is a chance that only Medicare Advantage plans will see an increase in coverage, meaning they become even more advantageous than original Medicare.

Map to our NEW Scottsdale Office



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We’re across from Chart House on East McCormick Parkway. First building on E Northern Ave.



Clients of the Month

Thank you to all of the great people we serve. You are the reason we do what we do. Thank you for spreading the word and helping us serve even more people the LYFE Advisors way.

Bob & Marilyn A. by Mr. Doug K.
 Ben K. referred by Mr/Mrs. Mario M.
 Gary I. referred by Mr/Mrs. Bill W.
 Marques B. referred by Drew A,
 Pierre L. referred by Steven O.
 John C. referred by Todd H.
 Ahmed M. referred by Omar M.

Rhonda B. referred by Ms. Nancy S.
 Mateo D. referred by Gary B.
 Sophia R. referred by Mr/Mrs. Ethan H.
 Jie M. referred by Mr/Mrs. Gim S.
 Oliva M. referred by Amelia V.
 Charlie D. referred by Mr/Mrs. Philip F.
 Jack S. referred by Mr/Mrs. Stefan V.

Liam N. referred by Paul G.

We appreciate your referrals!

Your referrals are a gift 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 to spread the LYFE Advisors message.

Sudoku

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

April Sudoku Solution

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

Quiz

Question 1: Smyths Sea can be found on which body in the Solar System?

- a. The Moon
- b. Earth
- c. Mars

Question 2: The Galapagos Islands are part of which South American country?

- a. Ecuador
- b. Chile
- c. Venezuela

Question 3: Which artist said 'Everything you can imagine is real'?

- a. Henri Matisse
- b. Claude Monet
- c. Pablo Picasso

Answers for April

Question 1: Sphagnum is what type of plant?

- a. Moss

Question 2: Which US President was the first to occupy The White House?

- b. John Adams

Question 3: *Tristan und Isolde* was a work by which German composer?

- c. Wagner

Medicare Supplement Rates

Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	F	Everest Reinsurance Co.	\$140.31
Male	65	F	AARP United Health	\$143.12
Female	65	G	Assured Life	\$110.75
Male	65	G	United Healthcare	\$121.20
Female	65	N	Greek Catholic Union	\$90.54
Male	65	N	AARP United Health	\$94.80
Female	66	F	Everest Reinsurance Co.	\$140.31
Male	66	F	AARP United Health	\$149.92
Female	66	G	Assured Life	\$110.75
Male	66	G	AARP United Health	\$126.97
Female	66	N	Greek Catholic Union	\$90.54
Male	66	N	AARP United Health	\$99.33

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 5/01/2018

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	EverBank	1.75%
2 year	Popular Direct	2.00%
3 year	EverBank	2.10%
4 year	EverBank	2.20%
5 year	Capital One 360	4.45%

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 05/01/18

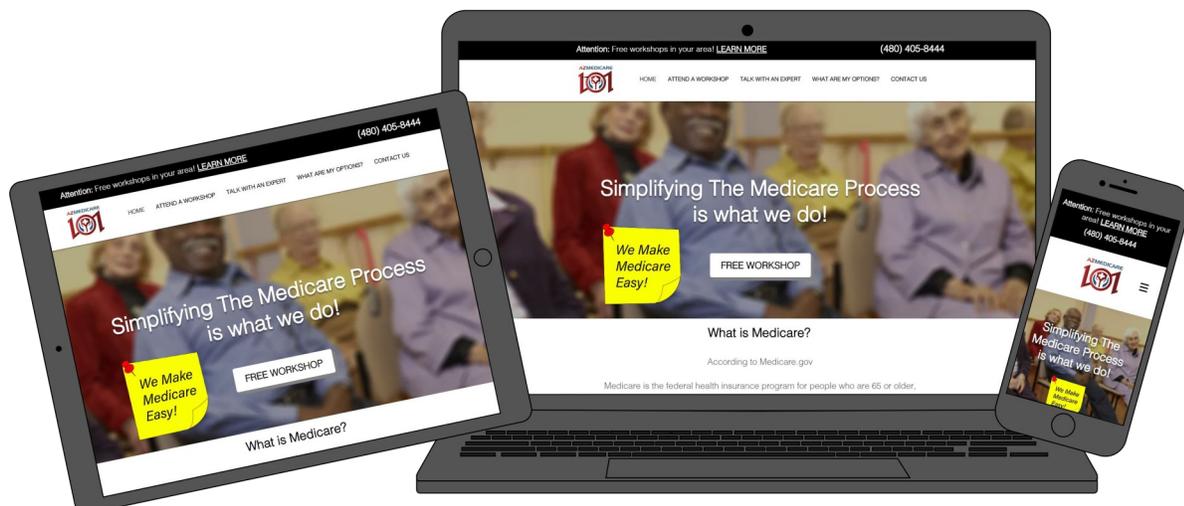
Highest Fixed Annuity Rates

Highest Arizona Rates

Duration	Institution	Yield to Maturity*
1 year	Not currently available	N/A
2 year	Not currently available	N/A
3 year	Delaware Life	2.10%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.35%

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 05/01/18

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WALL STEET IS ON BURST

10

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

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<p>Mesa Red Mountain Branch Library Program Room 6837, 635 N Power Rd Mesa, AZ 85205 May 2 Wednesday 1:30PM to 2:15PM</p>	<p>Mesa Main Library Board Room 64 E 1st St, Mesa, AZ 85201 May 2 Wednesday 6:30PM to 7:15PM</p>	<p>Mesa Dobson Ranch Library Dobson Meeting Room 2425 S Dobson Rd Mesa, AZ 85202 May 3 Thursday 6:30PM to 7:15PM</p>
<p>Mesa Dobson Ranch Library Dobson Meeting Room 2425 S Dobson Rd Mesa, AZ 85202 May 7 Monday 1:30PM to 2:15PM</p>	<p>Chandler Sunset Library Monsoon Room 4930 W Ray Rd Chandler, AZ 85226 May 7 Monday 5:30PM to 6:15PM</p>	<p>Chandler Hamilton Library Program Room 3700 S Arizona Ave Chandler, AZ 85248 May 9 Wednesday 1:30PM to 2:15PM</p>
<p>Chandler Downtown Library Copper Room North 22 S Delaware St Chandler, AZ 85225 May 9 Wednesday 5:30PM to 6:15PM</p>	<p>Mesa Main Library Board Room 64 E 1st St, Mesa, AZ 85201 May 10 Thursday 1:30PM to 2:15PM</p>	<p>Mesa Red Mountain Branch Library Roadrunner Room 6837, 635 N Power Rd Mesa, AZ 85205 May 10 Thursday 5:30PM to 6:15PM</p>
<p>Fountain Hills Library Conference Room 12901 N La Montana Dr Fountain Hills, AZ 85268 May 11 Friday 1:30PM to 2:15PM</p>	<p>Glendale Foothills Branch Library Hummingbird Room 19055 N 57th Ave Glendale, AZ 85308 May 15 Tuesday 5:30PM to 6:15PM</p>	<p>Glendale Main Library Small Meeting Room 5959 W Brown St. Glendale, AZ 85302 May 16 Wednesday 1:30PM to 2:15PM</p>
<p>Fountain Hills Library Conference Room 12901 N La Montana Dr Fountain Hills, AZ 85268 May 16 Wednesday 5:30PM to 6:15PM</p>	<p>Glendale Foothills Branch Library Hummingbird Room 19055 N 57th Ave Glendale, AZ 85308 May 17 Thursday 1:30PM to 2:15PM</p>	<p>Glendale Main Library Small Meeting Room 5959 W Brown St. Glendale, AZ 85302 May 17 Thursday 5:30PM to 6:15PM</p>

Register online at AZMedicare101.org

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