

Leading  
Your  
Financial  
Education



Get Yourself A Team!

By Thomas Shultz

Steve and Judy (*names changed for privacy*) were meeting with one of our Medicare planners to assist them in selecting the most appropriate Medicare health plan for them both, as they were college sweethearts and both were turning 65 within a month of each other. They each selected a plan from all the choices they were educated on at the meeting and we assisted them in filling out the paperwork so that there would be no issues with the application when it arrived at the carrier’s office for processing.

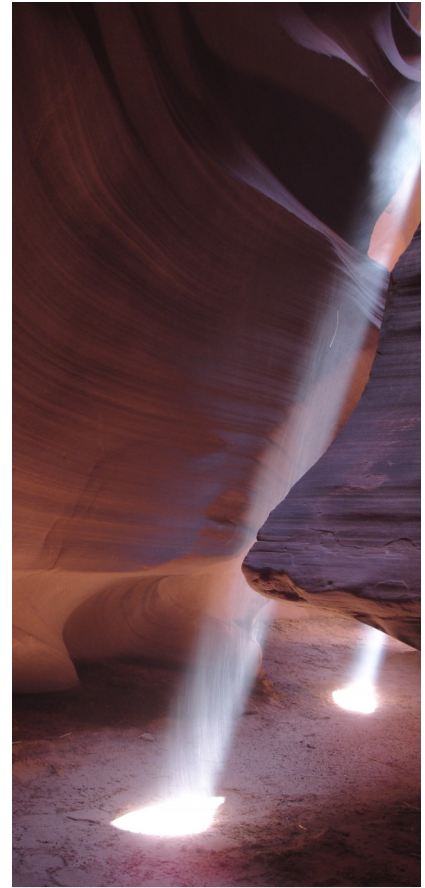
“Thank you so much, you have made this process so simple!” they both gushed, extremely happy with our service. But, it didn’t end there. A month later we received a call from Steve and he wanted to meet on other areas of retirement. At the meeting, he and Judy had a laundry list of retirement questions on estate planning.

“We’re tired of having to call several different places where we have our accounts. It’s just too hard to remember where everything is” they complained.

At the meeting, they were introduced to several members of our team who were specialists in all areas of retirement. Further meetings were arranged so that they could start their education on all their choices. “We want the same education on these other choices that we had with Medicare so that **WE** can decide which options for retirement are best for us, not what somebody else chooses for us” they explained.

The real reason they were pleased is that now they had one number to call to speak with any of our team on any particular issue for retirement.

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Marvel at the beauty of life!

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# SAVE YOUR MONEY

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[www.lyfeadvisors.com](http://www.lyfeadvisors.com)

## Get Yourself A Team continued...

Furthermore, a book was prepared for them that had a tab for everything they planned for retirement at their fingertips all in one place.

Over the course of the next few months, they found out what their alternatives were for Long-Term Care. They found that buying a Long-Term Care policy was not the only way to insure coverage if one of the two of them needed coverage.

We also assisted them with alternatives to their finances.

Another team member helped them understand that having your retirement money in the stock market wasn't always the safest way to protect your retirement nest egg and that there were alternatives that paid good dividends without the exposure to a sudden market collapse.

After only a few months, they had covered all the areas of retirement and more importantly, they made decisions so that they could now relax and enjoy life, knowing that every contingency was planned for, and documented.

So, are you tired of all your stuff being in different places with different advisors? Wouldn't it be easier to have just one number to call to discuss all your retirement needs? An expert in each area of your retirement all in one firm? Give us a call.

## Health Tip of the Month



Let 2018 finally be the year you quit smoking! Learn some of the immediate benefits that happen once you make the Choice to quit once and for all!

- Just after 24 hours of quitting smoking your lungs start to clear and begin the healing process
- Within 48 hours your taste and smell improve
- After just 3 days, breathing is easier and your energy will increase
- After week 2 your blood circulation improves (guys, this helps with sex drive!)
- Over the next 3 to 9 months your lungs will be healthy
- In 5 years your risk of heart attack is 50% better than a current smoker
- In just 10 years after quitting your risk of lung cancer is 50% better than a current smoker



## Financial Tip of the Month

### Inflation Is Coming and How To Prepare

By Dustin Graham

Inflation is on its way back to America! Since this topic hasn't come up since 2007, let's brush up on that magical, secret sauce that makes everything more expensive: INFLATION.

Year by year, the experts at our Federal Reserve manage our economy by wielding their tools: money supply and interest rates. Their goal is to safely manage inflation, which should cause the price of goods and services to increase 2% each year.

That means, each year, the same dollar, without earning interest, is less valuable. A pack of gum this year costs \$1. Next year, the same pack will cost \$1.02. Without earning any interest, an account with \$1,000 would be worth \$903.20 after five years, and \$817.07 after ten years.

Makes you wonder how much interest your bank is paying, right?

The cost of borrowing money increases, too! You may have already seen this in your credit card statements, adjustable rate mortgages, etc. If you're shopping for a house or building one like I am, the rising mortgage rates are directly affecting your wallet!

To keep inflation from steadily gnawing away at your money, it's essential to invest in assets that can reasonably be expected to yield a higher rate than inflation.

Inflation is a primary reason people invest in the first place. We need to ensure that the dollar we have today will buy the same it does in the future, or better! However, investing brings in risk. The BIG challenge is to figure out how to do this safely and consistently, without risking too much of what you've already saved. Bond issuers can default, and companies that issue stock can go under.

In my research into these most recent inflation alarms, I've found way more ambiguity about the future of our markets and the value of money, than I would like to see. Will cryptocurrencies be a factor?

The long and the short of it is, we still haven't found the "Magic Wand of Golden Predictions." Every situation is unique and requires customization. Different types of investments respond differently to inflation, and even those changes can change with time. Sound confusing?

If you'd like a deeper conversation about how inflation can affect you, your investments, retirement, and debts, please reach out to our office. Our team will be delighted to schedule a private consultation with you.



## A Word On Medicare

*A healthy mind starts with a healthy body.*

March is here, and many of us have already abandoned our annual New Year’s resolutions to eat healthier. You may not know it, but March is National Nutrition Month. This is an excellent news for those of us looking to give our diet a second shot.

How do you determine just how healthy you currently are? One way is by comparing your weight and height to determine your Body Mass Index, commonly referred to as BMI. Health professionals use this value as a measure of appropriate weight. A “healthy” value is considered to be between 18.5 and 24.9, “overweight” is considered 25.0 to 29.9, and 30 or higher qualifies as “obese.” As a basic frame of reference, a value of 30 would equate to 153 pounds for someone 5-feet tall and 221 pounds for a 6-foot tall individual. Charts showing the weights for each height can be found online.

Using these standards, 29% of adults in Arizona are considered obese. This figure was up from 26% in 2012, but luckily experts state that this value appears to be leveling out. Even if you’re not in the 30+ BMI camp, the fact is that nearly all of us could make some changes to our lifestyles to increase our health.

Sounds easy, but where do you start? Well, here are some basic tips:

- Be sure to eat breakfast and get enough sleep
- Park further from building entrances
- Switch out at least one sugary drink a day
- Make one day a week meat-free and use smaller plates
- Make small changes and celebrate the little wins

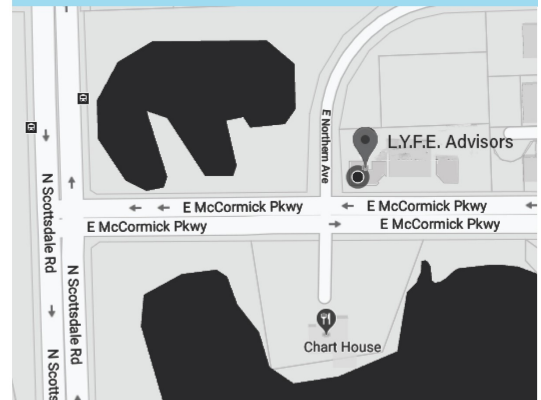
Medicare can help you fight obesity as well. For individuals with a BMI of 30 or more, Medicare covers behavioral therapy sessions geared to assist with weight loss. The service must be provided by a qualified primary care physician or other practitioners in a primary care setting. This counseling includes a dietary assessment, collaborative goal setting, and method to meet the goals set. When appropriate, medical treatments may be used. For more information, contact the Medicare helpline at 1-800-MEDICARE (1- 800-633-4227), TTY 1-877-486-2048.

## 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.



**By Amber Doig**

## Medicare Supplement Rates

### Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Male	66	F	AARP-UHC	\$149.92
Female	66	F	Greek Catholic Union	\$132.37
Male	66	G	Greek Catholic Union	\$125.90
Female	66	G	Greek Catholic Union	\$109.48
Male	66	N	United Healthcare	\$99.33
Female	66	N	Greek Catholic Union	\$90.54
Male	71	F	Greek Catholic Union	\$168.45
Female	71	F	Greek Catholic Union	\$146.48
Male	71	G	Greek Catholic Union	\$139.33
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 3/01/2018

## 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 03/01/18

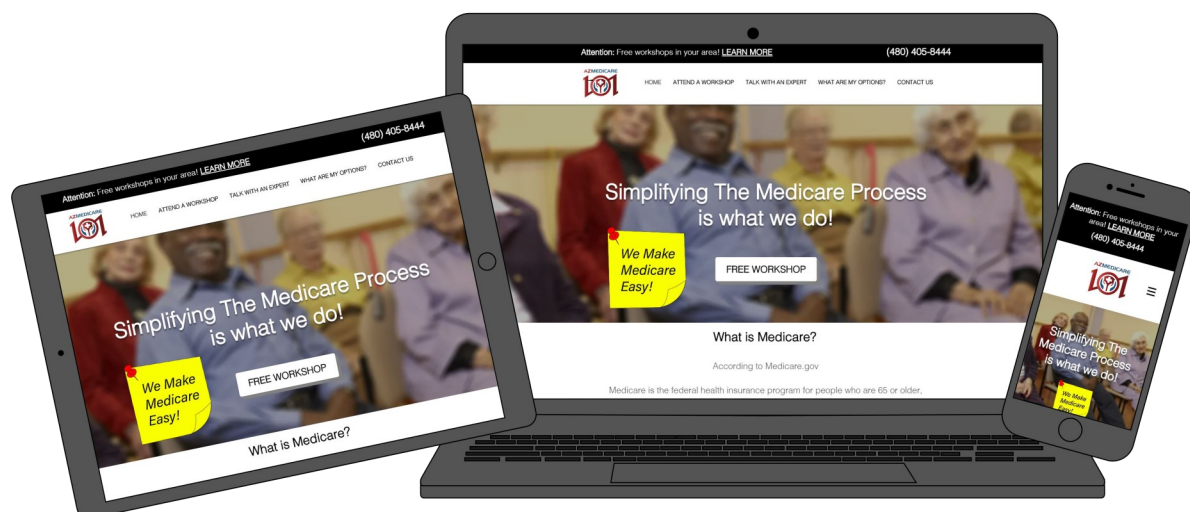
## Highest Fixed Annuity Rates

### 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 03/01/18

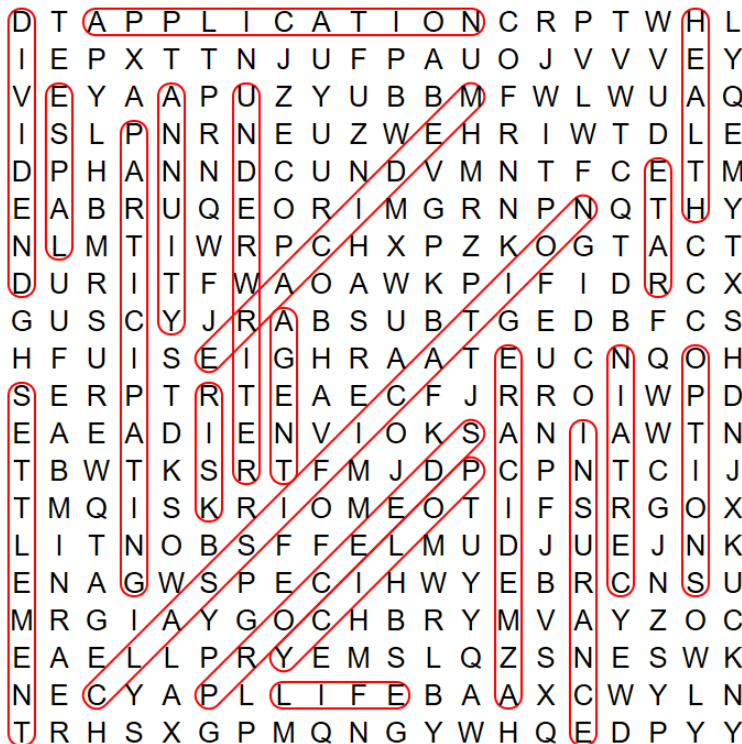
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**Sudoku**

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

**February Word Search**



**Quiz**

Question 1: Googol is a number written as the numeral 1 followed by how many zeros?

- a. 100
- b. 10,000
- c. 20

Question 2: How many wings does a bee have?

- a. 6
- b. 4
- c. 2

Question 3: What does the Latin phrase 'Lapsus linguae' translate to in English?

- a. Lazy lounging
- b. Stone-faced
- c. A slip of the tongue

**Answers for February**

Question 1: 2018 is the Chinese "Year of the \_\_\_\_\_"

- b. Dog

Question 2: A sika is what type of animal?

- a. Deer

Question 3: A conchologist studies what?

- a. Shells

# Medicare Workshops

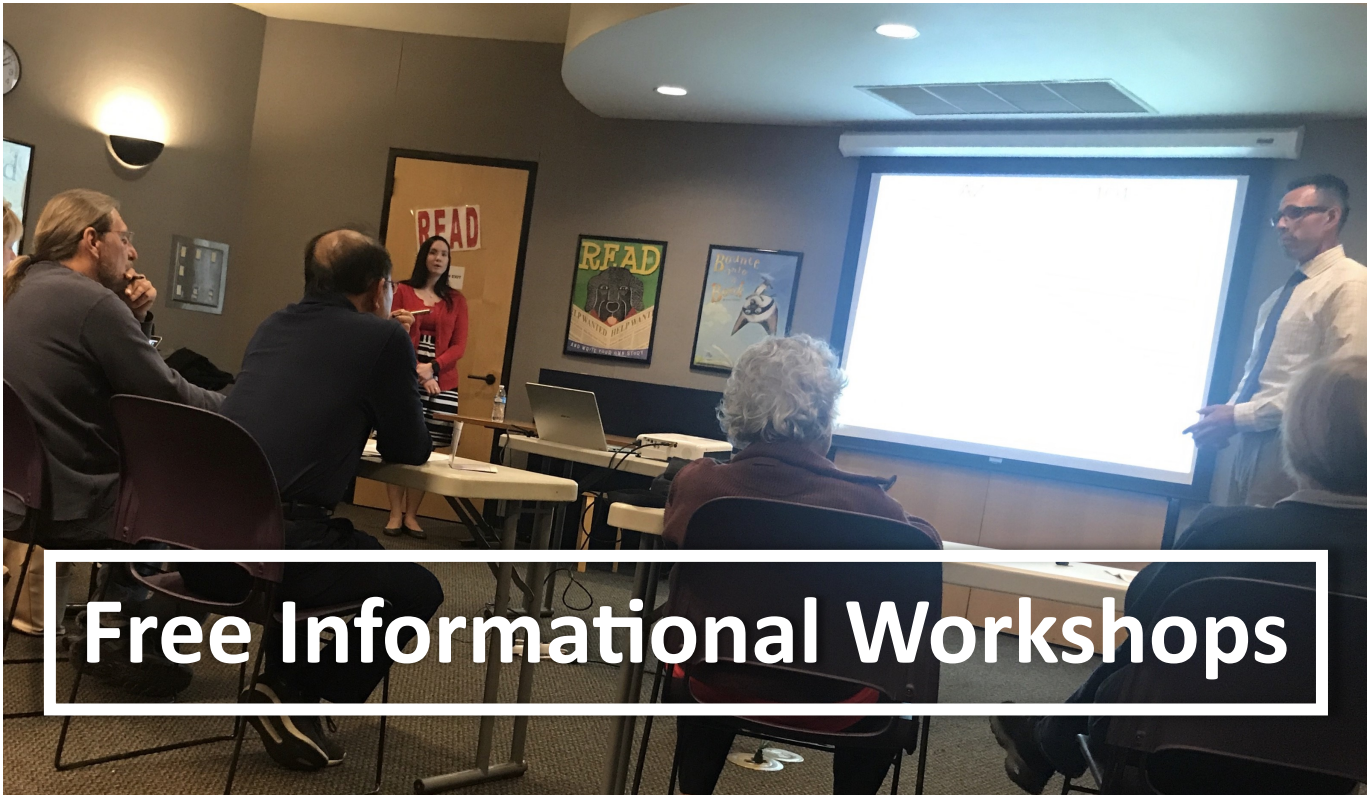
45-Minute Presentation - Everything you need to know about Medicare. We explain how Medicare works and what you can expect before you choose!

**THIS PRESENTATION HAS BEEN APPROVED BY MEDICARE**

<p><b>Scottsdale AZ Medicare 101 Office</b>                  Conference Room                  7400 E McCormick Parkway suite A100                  Scottsdale AZ 85258                  March 14 Wednesday 10:30AM to 11:15AM</p>	<p><b>Phoenix Mesquite Library</b>                  Meeting Room                  4525 Paradise Village Pkwy N                  Phoenix, AZ 85032                  March 15 Thursday 1:30PM to 2:15PM</p>	<p><b>Scottsdale Mustang Library</b>                  Book Discussion Room                  10101 N 90th St.                  Scottsdale, AZ 85258                  March 15 Thursday 5:30PM to 6:15PM</p>
<p><b>Fountain Hills Library</b>                  Conference Room                  12901 N La Montana Dr                  Fountain Hills, AZ 85268                  March 16 Friday 10:30AM to 11:15AM</p>	<p><b>Phoenix Mesquite Library</b>                  Meeting Room                  4525 Paradise Village Pkwy N                  Phoenix, AZ 85032                  March 19 Monday 10:30AM to 11:15AM</p>	<p><b>Scottsdale Mustang Library</b>                  Book Discussion Room                  10101 N 90th St.                  Scottsdale, AZ 85258                  March 19 Monday 1:30PM to 2:15PM</p>
<p><b>Fountain Hills Library</b>                  Conference Room                  12901 N La Montana Dr                  Fountain Hills, AZ 85268                  March 20 Tuesday 5:30PM to 6:15PM</p>	<p><b>Scottsdale AZ Medicare 101 Office</b>                  Conference Room                  7400 E McCormick Parkway suite A100                  Scottsdale AZ 85258                  March 20 Tuesday 1:30PM to 2:15PM</p>	<p><b>Scottsdale Mustang Library</b>                  Book Discussion Room                  10101 N 90th St.                  Scottsdale, AZ 85258                  March 21 Wednesday 10:30AM to 11:15AM</p>
<p><b>Phoenix Mesquite Library</b>                  Meeting Room                  4525 Paradise Village Pkwy N                  Phoenix, AZ 85032                  March 21 Wednesday 3:30PM to 4:15PM</p>	<p><b>Fountain Hills Library</b>                  Conference Room                  12901 N La Montana Dr                  Fountain Hills, AZ 85268                  March 22 Thursday 1:30PM to 2:15PM</p>	<p><b>Scottsdale AZ Medicare 101 Office</b>                  Conference Room                  7400 E McCormick Parkway suite A100                  Scottsdale AZ 85258                  March 22 Thursday 5:30PM to 6:15PM</p>
<p><b>Peoria Sunrise Mountain Library</b>                  Meeting Room                  21109 N 98th Ave                  Peoria, AZ 85382                  March 26 Monday 5:30PM to 6:15PM</p>	<p><b>Glendale Foothills Branch Library</b>                  Quail Room                  19055 N 57th Ave                  Glendale, AZ 85308                  March 27 Tuesday 1:30PM to 2:15PM</p>	<p><b>Glendale Main Library</b>                  Small Meeting Room                  5959 W Brown St.                  Glendale, AZ 85302                  March 27 Tuesday 5:30PM to 6:15PM</p>
<p><b>Peoria Sunrise Mountain Library</b>                  Meeting Room                  21109 N 98th Ave                  Peoria, AZ 85382                  March 28 Wednesday 1:30PM to 2:15PM</p>	<p><b>Glendale Main Library</b>                  Small Meeting Room                  5959 W Brown St.                  Glendale, AZ 85302                  March 29 Thursday 1:30PM to 2:15PM</p>	<p><b>Glendale Foothills Branch Library</b>                  Quail Room                  19055 N 57th Ave                  Glendale, AZ 85308                  March 29 Thursday 5:30PM to 6:15PM</p>

Register online at [AZMedicare101.org](http://AZMedicare101.org)

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



# Free Informational Workshops

## Attend this Financial Planning Workshop.

- Learn how to not run out of money.
- Reduce risk and eliminate guesswork about your income
- Learn how you can reduce or eliminate management fees
- Learn how to insulate your savings from market corrections

**1.5 hour interactive workshop**

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7400 East McCormick Parkway,  
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**FINANCIAL  
PLANNING  
WORKSHOP**

Wednesday, March 14  
At 5:30PM  
&  
Wednesday, March 28  
At 5:30PM

**Call to Reserve Your FREE Seats Today (480) 626-0296**



## Clients of the Month

Thank you to all of our 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 Advisor way.

Larry G. referred by Mr/Mrs. David D.

Liu L. referred by Chris C.

Antony C. referred by Mr/Mrs. Jim N.

Jose G. referred by Robert A.

Suzy H. referred by Mr/Mrs. David A.

Brett N. referred by Mr/Mrs. Frank Z.

Ken T. referred by Bruce W.

Rebecca G. referred by Mr/Mrs. Ben M.

Steven S. referred by Mr/Mrs. Raul A.

Ann T. referred by Ingmar B.

Silvio H. referred by Mr/Mrs. Kim S.

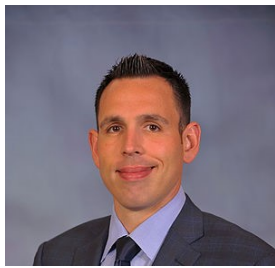
Harry P. referred by Mr/Mrs. Joseph

Thomas J. referred by Mr/Mrs. William I.

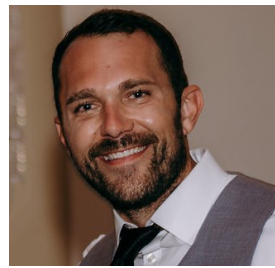
## We appreciate your referrals!

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 Advisor message.





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.



Dustin Graham is a partner and sales manager here at LYFE Advisors. Dustin keeps our agents on track and provides training to help them succeed. Dustin got his BBA from Texas A&M University and has demonstrated success in the financial industry.



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.



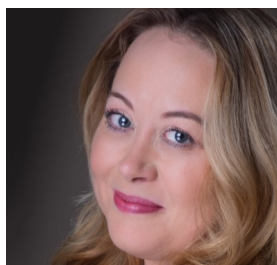
Thomas Kee is a passionate creative, specializing in graphic design and illustration. He makes the brand work across a wide variety of platforms. Thomas keeps the brand consistent and speaks the LYFE Advisors story.



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.



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



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.



Carmen Shudde Has been an Arizona resident for 35 years. She formerly worked as a Retirement Advisor for Arizona State Retirement System. Her practice is built on the cornerstones of de-mystifying finance and wealth creation.



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 is a professional life insurance agent who takes pride in being sincere, honest and giving his clients the best coverage for their needs. He tailor fits insurance coverage that is right for his clients.

*Things I wish I knew sooner...*

## 8 Nuggets of Wisdom from Caregivers

It is something that can happen unexpectedly and without notice. A loved one gets sick. An accident or a routine visit to the doctor, without notice can turn into something much more serious. And you aren't prepared for the specialized care that is needed. That situation can be stressful and tremendously expensive.

Each day, medical costs are going through the roof and the result is emotional, physical, mental and a potential financial catastrophe for many families. Our expert team at LYFE Advisors has compiled a list of advice with the hope of bringing more awareness to this critical topic and making your experience a little easier.

- 1. Get help sooner than later.** It is a good idea to hire in-home caregivers at least a month in advance before you think it is necessary.
- 2. Have the difficult conversations.** Nobody wants to discuss mortality or potential health concerns, but a lot of grief could be saved if you have those difficult conversations on time.
- 3. Grief and stress can impair thinking.** No matter how well prepared you are, you are bound to forget things when grieving or under high stress levels.
- 4. Understand your parents' financial picture.** This will help you to determine how much you are likely to need, especially if there will be long term care costs involved.
- 5. Save your receipts.** If you are the primary caregiver, to ensure you get reimbursed for any out of pocket expenses keep a copy of all receipts. Take notes on each receipt. You will most likely not remember later.
- 6. Encourage a closer move.** If your elderly parents live in a large home or far out of town, encourage them to consider downsizing and moving closer sooner than later. This will give them time to adapt before they become too sick.
- 7. Double check your insurance.** Before you hire a caregiver, be sure to check with the insurer. Not having the right insurance will make it very difficult to get reimbursed.
- 8. Don't get put on hold.** You will need some way to pay the bills and mortgage until you establish and fund an estate account. Remember, banks are required to put a hold on your account once you tell them a loved one has died. For more information on how to deal with these financial situations and many more, come to one of our free educational financial workshops right here in The Valley!





# Family Caregiver Workshop

**Learn all 28 nuggets of wisdom from caregivers**

- Learn how to manage the stress that comes with caregiving.
- Learn what to do when a hospital visit turns into a stay.
- Learn how to protect your finances.
- Learn how to manage medical bills.
- And a whole lot more!

**Location:**

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

**1 hour  
interactive  
workshop**

**Wednesday, April 4  
At 5:30PM**

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