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ANYTHING CAN HAPPEN Stock Market Crash Probabilities In Q4

By Thomas Shultz

We're recommending getting out of the market, again.

As far as we can see the market is broken in the U.S. and U.K. The United States valuations are way too high, even without the economic fiasco underway, and the U.K.'s market structure appears at best to be broken in many places. We decided not to play ball in a mine field.

I think we have begun the next installment of the Covid-19 crash and we will get it in the lead up to the U.S. presidential election. If we do not, then we will get it soon after.

While sitting in cash is not the greatest long term strategy because inflation will get traction soon enough, this correction/crash will come fast and hard and we don't want to see retirees get

crushed under it.

The Fed or the U.S. government can levitate the market out of any fresh crash, but we do not see that as a certainty before the election, which we believe will be the craziest 90 political days in the history of our democracy.

Trump has been the champion of the stock market for sure and his defeat could be enough in its own right to crash the market.

However, that is absolutely not necessary, the market is already on its way to a plunge as all data suggests.

The markets are high because of bailouts, and those bailouts are in the short term coming to an end. Economic gravity will have its way.

Then, there is the U.K. market, a deeply wounded economy and the situation is only

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October

Only 1 Quarter Left In The Craziest Year Ever
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getting worse.

It will be lucky if the coming bottom is not far below the first. What exactly is happening to push the index up to previous highs when the reality is so bad no one cares to sketch the situation's lowest point that is far off in the future, even without factoring in Brexit?

So, when does this happen? Data suggests this comes from a U.S. crash, which will crush all markets and all instruments, and we are trying to prepare everyone not to be under the window when that grand piano falls from it.

We sincerely hope to be proved wrong, but we prefer to hope with client's capital safe in fixed assets, alternative investments, or cash.

With interest rates almost guaranteed to stay at all-time lows for at least the next 3 years, now is the time to purchase streams of guaranteed income that can never be outlived.

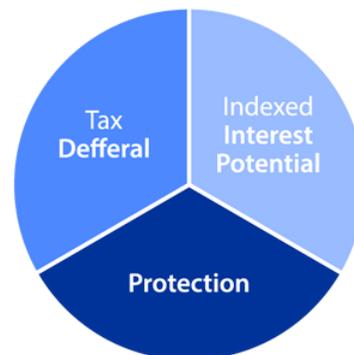
Why You Should Consider An Indexed Annuity Now

The annuity company will invest your money using the index you select. The exact indexes available depend on the annuity company, but common indexes include the S&P 500, the Nasdaq 100, the Russell 2000 and the Euro Stoxx 50. You can put all your money in one index or split it across several, just like a traditional diversified portfolio.

Equity indexed annuities are safer than investing directly in index funds because the annuity company protects you against losses. That, of course, comes with the tradeoff that you won't earn the same high returns that an index fund outside of an annuity might have.

Index annuities also benefit from tax-advantaged status, similar to 401(k)'s, which means your

investment returns will grow tax-deferred until you withdraw them.



The biggest advantage of these products is preservation of market gains. Most annuities lock in your gains periodically, like once a year. By doing this, you don't have to worry about future market corrections erasing your earnings.

So What's The Bottom Line...

If the inevitable crash occurs, with assets inside products such as an Indexed annuity, your portfolio value stays the same.

Yes, you don't make anything, but you don't lose anything, which at the end of the day should be the most important thing when considering the longevity of your retirement.

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

We offer free, no obligation portfolio check-ups to make sure you prepared to capitalize in the next market correction.

Thomas Shultz



AZ MEDICARE 101 IS NOW LICENSED IN ALMOST EVERY STATE IN THE COUNTRY GIVING US THE ABILITY TO HELP FOLKS NAVIGATE THIS MEDICARE MAZE NATIONWIDE!

IF YOU KNOW SOMEONE THAT COULD USE OUR HELP GETTING READY FOR MEDICARE, WE WOULD GREATLY APPRECIATE THE BUSINESS!

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.

LILLI'S TRAVELS



Hola, my name is Lillian McCord, I am from Puerto Rico. I moved to beautiful Arizona in 2017. Before Arizona, I visited and lived in many other places and yes...you guessed, traveling is my passion. As soon as I am an "empty nester" (If that ever happens) I will pick-up the traveling bug again, fingers crossed. Every month I will bring you along a traveling journey with me and I hope that you enjoy it as much as I did!

Hello again, a month just flew by! "**Lo prometido es deuda**", is a little something we say all the time in my house, translation "**What is promised becomes debt**" Rome here we come...



Rome is a magical city, full of ancient history that we cannot cover in just one page but, I will try to give you my highlights of the city.

When you enter Rome, you will be amazed of the vast building that is the Colosseum. The impressive building is an oval amphitheater in the center of the city of Rome. When it was built it was the largest amphitheater at the time and held 50,000 to 80,000 spectators. Just to have an idea of the size, the biggest theatre in the USA is in Connecticut, holding 30,000 people. The Colosseum holds the Guinness Record for the largest amphitheater in the world, good for the Romans!!!

That gives a new spin of the meaning "**High Achievers**"!!!

Picture I took from the airplane , just to have an idea of the size)



(My daughter Paola and I in front of the **Arch of Constantine** dedicated to the emperor Constantine The Great. It is the largest Roman triumphal arch)

Ok now that we have Rome out of way, we should talk food !! The food in Rome is not the greatest, sorry to burst your bubble! In my humble opinion the food gets richer in flavor from Naples down to the south of Italy. But if you must eat in Rome (**Joke**) you should stay away from Pizza and let that amazing **top of the food group pyramid** (yes, it is part of the food group pyramid, actually the most complete, it can have vegetables, fruits, grains, protein, dairy, and oils, all in one, so there!) We can go on an adventure with pasta! A



little intimate restaurant near the Forum Boarium named "Ristorante Le Mani in Pasta" is a great place to start.

My favorite is" Spaghetti alle vongole", Italian for "spaghetti with clams". It is a delicious dish with a soft white sauce and clams, you can't go wrong.



I know the dish is not the most healthy you could taste in Rome, Italy but, when you are eating just think about this italian phrase "**Ho deciso di mettermi a dieta!! Ma ho perso solo tanto tempo**" translation " I decided to go on a diet !! But I only lost time"



Our next stop will be a small town in Brussels called Mons! It was my home for almost 4 years. Stay tuned.

Lillian McCord

RITA'S CORNER

Every month, my husband and I enjoy trying out places to eat. This month we celebrated my Mothers 83rd birthday at the Breakfast Kitchen Bar in Desert Ridge



We finally took the plunge and took my mother out to eat for her birthday with the family. We chose the new Breakfast Kitchen Bar at Desert Ridge



specifically because of their large outdoor patio and with a party of six we could make a reservation at 7:00 am for a 3-hour window. This is the second location of this restaurant with the first one being opened in December 2017 at the Scottsdale Quarter. Sam Ashek and Samer



My mother and I chose the standard BKB platter which included 2 eggs, toast, choice of protein and roasted potatoes or hash brown cake. My husband, of course, had the French toast and a 3 cheese omelet with ham.

Alkhairi are restauranteurs who own several franchises of the Pita Jungle here in the Phoenix area. The first location opened for breakfast and lunch until 3:00 and then served small plates and



appetizers with a drink menu for Happy Hour until 9:00 pm. I'm not sure if they still continue the Happy Hour service or not. At the Desert Ridge location, the hours are from 7:00 am to 2:30 pm, seven days a week. Their menu offers many of the classics but also has some new and unusual additions for the health conscious. The classics are omelets, egg benedicts, waffles, pancakes and French toast. What is surprising is their healthy options such as an entire Keto friendly menu, protein power bowls and protein plates. They also offer a kid's menu.



The rest of the family had pancakes, huevos rancheros, the power 5 breakfast steel cut oats and an egg white wrap. All entrees were huge and delicious.

It was so nice being able to eat food that was hot right out of the kitchen instead of lukewarm from a ride in the car. My mother enjoyed herself so much and this is definitely one of our new favorite breakfast places that we will return to again and again. Especially as the weather cools eating outside will be refreshing.

Rita Henderson



Medicare Hack #24

ARE MEDICARE ADVANTAGE PLANS WORTH THE RISK? WHY YOU SHOULDN'T ALWAYS BELIEVE EVERYTHING YOU SEE OR HEAR ON TELEVISION



About 1 in 3 people 65 and older in the United States enroll in Medicare Advantage, the private insurance alternative to traditional Medicare.

It's not hard to see why: **OVER 72% OF ALL MEDICARE ADVERTISEMENTS ARE FOR MEDICARE ADVANTAGE**, touting stuff that original Medicare doesn't cover with most people not paying extra for it.

But Medicare Advantage can be more expensive if you get sick because copays and other costs can be higher, which most people fail to consider. Unhappy customers who want to switch back to traditional Medicare may find they no longer qualify for the supplemental policies to help pay their medical bills, or that they would face prohibitively high premiums.

Medicare Advantage is complicated and no other insurance plans that people encounter throughout their working lives compare to it.

Medicare's Alphabet Soup

The first hurdle many people face when deciding about Medicare coverage is simply understanding how the various parts fit together. Traditional Medicare, also known as original Medicare, has two parts:

- Part A covers hospitalization and is typically premium-free.
- Part B covers outpatient care, including doctor visits, and has a standard monthly premium of \$144.60 for 2020, although higher-income people pay more.

You can choose any doctor who accepts Medicare, and most do. The government pays

health care providers directly.

Part D is prescription drug coverage, which is provided by private insurers. The drugs that are covered and the amounts you pay out of pocket vary widely. Monthly premiums vary as well but average \$32.74 in 2020.

Traditional Medicare has deductibles, copays and coinsurance that can quickly add up. To cover these gaps, private insurers also offer supplemental plans known as Medigap or Supplemental plans. The plans are known by letters A through N. As with traditional Medicare, you can choose any doctor who accepts Medicare.

If you apply for a Medigap policy when you're first eligible for Medicare, the insurer has to accept you and can't charge more for preexisting conditions.

How Medicare Advantage Is Different

Medicare Part C is Medicare Advantage. Rather than add to the other parts of Medicare, however, Medicare Advantage plans replace them.

Insurers that offer Medicare Advantage are required to provide all the benefits of Part A and Part B, and most plans include Part D drug coverage as well. In addition, the plans typically cover certain expenses that Medicare doesn't, such as preventative hearing, vision and dental care.

Most Medicare Advantage enrollees in 2020 paid no additional premiums for their coverage, other than their regular Part B premiums.

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How Medicare Advantage Manages Costs

Medicare Advantage plans are similar to employer-provided group health insurance: To be covered, you typically must choose health care providers in the insurance company's network. The network may be relatively narrow if the plan is a health maintenance organization (HMO) or somewhat broader if it's a preferred provider organization (PPO). You may need preapproval for certain types of care or referrals to see specialists. If you go out of network, your costs may not be covered or may not apply to your out-of-pocket limits. Even if your doctor is in-network now, that could change and you might not get much notice.

Also, Medicare Advantage plans are typically regional. If you move out of the area or travel to other states, you may not be covered.

The devil's in the details, and Medicare Advantage plans have many, many details. The average Medicare beneficiary has access to 28 Medicare Advantage options, with varying networks, coverage, deductibles, copays, and co-insurance. In general, though, Medicare Advantage costs less upfront and potentially more overall if you

need lots of medical care. Many Medigap plans have higher upfront costs but cover most if not all of your expenses when you need care.

If you want to switch from one Medicare Advantage plan to another, you can do so during annual enrollment periods. But if you want to switch from Medicare Advantage to traditional Medicare, you often won't have guaranteed access to a Medigap policy. That means the insurer may charge you more, exclude preexisting conditions for a time or not issue you a policy at all.

That doesn't mean Medicare Advantage plans are a poor choice — just a complicated one. People should not rely exclusively on television commercials or advertisements they receive in the mail. Making uninformed decisions get people stuck and sometimes make lifelong nonreversible decisions.

DON'T FORGET TO COMPLETE YOUR AEP FORM SENT TO YOU VIA EMAIL IF YOU'VE LOST IT OR NEED IT SENT AGAIN, CALL US AT

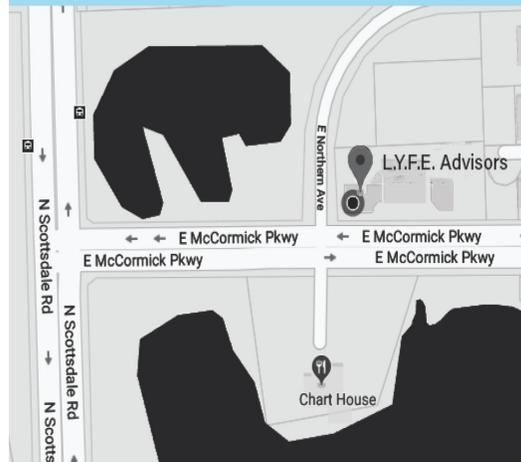
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Map to our NEW Scottsdale Office



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

September Sudoku Solution

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

October Quiz

Question 1:

What was Candy Corn originally called?

- A. Fools Gold
- B. Chicken Feed
- C. Striped Surprise

Question 2:

When is Halloween thought to have originated?

- A. 1918
- B. 4000 B.C.
- C. 1651

Question 3: What is the most successful horror movie of all time”?

- A. Friday the 13th
- B. Psycho
- C. It

Answers for September

Question 1: September is named for the number 7?

A. True

Question 2: Which President declared Labor Day to be a legal holiday in the USA?

C. Grover Cleveland

Question 3: Who wrote “September Song”?

C. Maxwell Anderson

Medicare Supplement Rates Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	G	Humana	\$110.94
Male	65	G	Blue Cross Blue Shield	\$117.31
Female	65	GHD	New Era Life	\$40.37
Male	65	GHD	New Era Life	\$44.41
Female	65	N	Aetna	\$88.96
Male	65	N	Blue Cross Blue Shield	\$92.51
Female	66	F	Aetna	\$131.78
Male	66	F	Blue Cross Blue Shield	\$146.76
Female	66	G	AARP United Healthcare	\$113.90
Male	66	G	Blue Cross Blue Shield	\$123.28
Female	66	GHD	New Era Life	\$41.40
Male	66	GHD	Mutual Of Omaha	\$50.44

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 10/01/2020

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	Marcus	0.85%
2 year	Bank Direct	1.00%
3 year	1st Nat Bank	0.90%
4 year	1st Internet	0.96%
5 year	1st Internet	1.01%

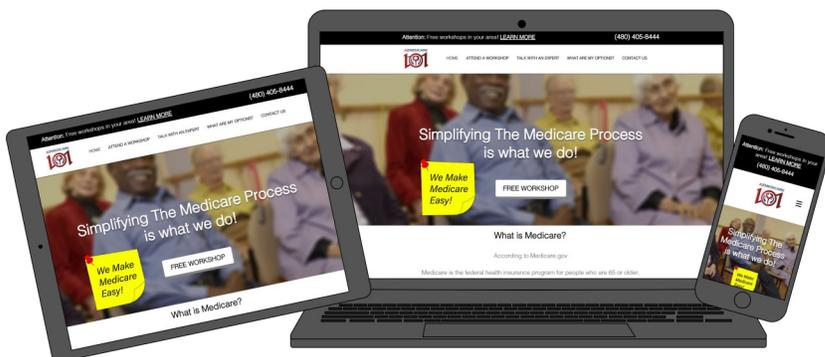
Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NCUA Insurance. *Source: BankRate.com 10/01/2020

Highest Fixed Annuity Rates Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	F&G Life	2.10%
4 year	Oxford Life	2.80%
5 year	Sentinel Security Life	3.35%
7 year	Sentinel Security Life	3.45%
10 year	Sentinel Security Life	3.55%

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 10/01/2020

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NEW CHANGES TO SOCIAL SECURITY SPOUSAL AND SURVIVOR BENEFITS

If you never paid into Social Security or didn't work long enough to qualify, you may need to rely on Social Security spousal benefits for your retirement. That also may be true for those who stopped working in order to care for their children and/or elderly relatives.

Even if you've paid into the system and qualify for Social Security based on your own work record, you might qualify for a higher benefit through your spouse, or even an ex-spouse.

Depending on your situation, there are some requirements you must meet in order to qualify for spousal or survivor benefits.

How to Qualify for Spousal Benefits

Whether you're currently married or divorced determines how you can qualify for spousal benefits. If Married, you can qualify for spousal benefits if you meet all of these requirements:

- 1) Your spouse is already receiving retirement benefits.
- 2) You have been married for at least one year.
- 3) You are at least 62 years old, or you are caring for a child who is under age 16 or disabled.

If you are divorced, you can receive Social Security spousal benefits based on your ex-spouse's earnings record if you meet all of these requirements:

- 1) You were married for at least 10 years.
- 2) You never remarried.
- 3) You are age 62 or older.

- 4) Your ex-spouse is entitled to Social Security retirement or disability benefits.
- 5) The benefit that you would receive would be more than what you'd get based on your own work record.

Note: It's not necessary for your ex to be taking his or her benefits for you to receive spousal benefits, but if he or she isn't, there is one additional requirement to qualify for spousal benefits. In this case, you must have been divorced for at least two years.

How to Qualify for Survivor Benefits

If your spouse died, you could qualify for survivor benefits if:

- 1) You were married to the deceased person for at least nine months.
- 2) You are at least 60 years old, unless you are disabled or caring for the deceased person's child

If your ex-spouse died, you could qualify for survivor benefits as well, if:

- 1) You had been married for 10 years or more before divorcing.
- 2) You are at least 60 years old, or age 50 if you're totally disabled or are caring for a child from the previous marriage who is under age 16 or disabled.

Note: Unlike with spousal benefits, remarriage will not affect your eligibility for survivor benefits, as long as you remarried at age 60 or later, or age 50 if you're totally disabled.

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How Much to Expect from Social Security Spousal Benefits

The size of your benefit depends on your age, your spouse's age, the maximum amount of your spouse's benefit, and whether other benefits are available to you. The maximum amount you can claim is 50% of your spouse's full benefit.

You might be eligible for a retirement benefit based on your own earnings history. If your retirement benefit is higher than the spousal benefit, then Social Security will pay your retirement benefit. If the spousal benefit is higher, then Social Security will pay you the spousal. For example, let's say your spouse earned an average of \$90,000 per year working full time for over 40 years, and you earned an average of \$20,000 per year at various part-time jobs over 20 years, along with raising your children. You would take the spousal benefit because it would be higher than your retirement benefit.

It's important to keep in mind that if you get a pension from your public-sector work that wasn't subject to FICA taxes, Social Security will reduce the benefit you are eligible to receive as a spouse, ex-spouse or survivor. That reduction is two-thirds of your pension amount.

How Much to Expect from Social Security Survivor Benefits

While spousal benefits are capped at 50% of your spouse's benefit amount, survivor benefits are not. If you're widowed, you're eligible to receive the full amount of your late spouse's benefit, if you've reached full retirement age. The same is true if you are divorced and your ex-spouse has died.

Receiving Benefits Early

Full retirement age varies from 65 to 67, depending on your birth year. You can begin receiving spousal benefits as early as age 62 —

and survivor benefits as early as age 60 — but you will receive a reduced benefit, according to the number of months left until you reach full retirement age.

Delaying Benefits – Don't Wait Too Long

Some retirees delay claiming their Social Security benefits based on their own earnings record because the monthly payments will be larger for those who wait. To get your maximum benefit, you could wait until age 70 to claim. But spousal benefits work a little differently.

For spousal benefits, it doesn't pay to put off claiming past your full retirement age. Spousal benefits will never grow beyond the 50% of your spouse's maximum benefit that you receive at your full retirement age.

So, once you reach full retirement age, don't delay claiming your spousal benefit any longer.

In general, you should pay close attention to the rules to know the right timing for you and your spouse or ex-spouse to start claiming Social Security benefits. You can maximize the benefit if you get the timing right.



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

Online Workshop
Monday, October 19th
1:30pm to 2:30pm



Online Workshop
Tuesday, October 20th
11:00am to 12:00pm

Online Workshop
Wednesday, October 21st
5:30pm to 6:30pm

MARICOPA & PINAL COUNTY

Online Workshop
Thursday, October 22nd
6:30pm to 7:30pm

Register online at
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Or call us to reserve your
FREE SEAT at
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“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 13 years, we have been helping thousands of retirees all throughout Arizona and we’d love to help you as well.” - Thomas Shultz, Managing Partner

