

New Year, New Office,
New Beginnings!

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If it is to be, it is up to me.....

By Thomas Shultz

Growing up, my Pa was my EVERYTHING. I come from humble beginnings. My grandfather, a minister and teacher. My grandmother, also a teacher. My mom, a teacher and my father, a milkman. We didn't have a lot, and time was a limited commodity because both my parents had to work as hard as possible to keep the family afloat. Most of my early childhood I spent attached to the hip of my grandfather.

Vance Shultz was such an amazing man. Spending his life spreading the gospel of hope, faith, family, hard work and loyalty. He wasn't your typical Minister. He didn't believe that you had to act or think a certain way to gain acceptance. He believed that the most important person to be spiritually accountable to was yourself, whatever that meant to each individual.

Growing up in the south, that open minded philosophy didn't always go over so well, causing people to not always have a favorable opinion of him. But he marched to his own beat, was sound in his principles and wouldn't waiver for anything or anyone.

Vance was a man of many talents and I remember being awestruck by his ability to tinker and fix almost anything. We spent countless hours in the garage, working on lawnmowers or broken household items, and I credit a lot of my own personal handiness to the time spent with him.

I definitely was spoiled. The "apple of his eye" would be a severe understatement describing the way he treated me. Anything and everything I asked for, he provided.

My grandfather was an exceptional botanist. On their property, he had a huge garden that supplied almost every vegetable to not only his own family but to all their

neighbors. He loved to nurture his harvest, meticulously making sure that each plant got the right nutrients, water, sunlight, etc., to grow to its fullest potential. I feel like the way he treated his garden is the same way he treated me, nurturing me with knowledge to help me reach my full potential.

I recall vividly some of the things we talked about when I was 4 and 5 years old. He spoke to me like an adult and we talked about everything; God, the universe, biology, botany, art, history, etc.. He always advocated to research everything and to come to my own conclusions about things that were important to me instead of relying on theory or prevailing opinions.

My grandfather always had rubber bands lying around. There wasn't a shelf, a drawer, a table, anything that didn't have a few of them sitting. That was his Gorilla tape, the fix-anything miracle! As a minister, he was always working on his sermon sporadically throughout the week and if a thought or idea came to his mind and he didn't have his pocket notebook, he would jot it down on a rubber band and wear it on his wrist until he could transfer it to something more secure.

(Continued on page 2...)

"Leading Your Financial Education. From Healthcare to Retirement Planning, L.Y.F.E. Advisors is with you every step of the journey."



Thomas Shultz

As children usually do, I started to mimic this but since I still couldn't read or write, I would draw on mine. I remember sitting in the garage spending hours working on my rubber bands, thinking they were mini Picasso's on my arm.

I was blessed to spend the first 8 and a half years of my life with him. There are always things that people say or do that stick with you, sometimes for reasons you can't currently understand. I feel this is what my grandfather left with me as an eternal memory. He used to always tell me that I was capable of doing anything no matter what anyone said. That there was only one person that could hold me back from achieving my dreams, my desires, my goals in life not only for myself but for anyone who's life I touched.

Me. Myself. I.

He used to always say, "If it is to be, it is up to me."

My grandfather died on the way to Wednesday night church service in January 1989, a car that I was supposed to be in.

I used to always go to church with my Pa and Ma. The reason I liked going was not for the sermons but the communion bread and grape juice I would steal out of the refrigerator. That Wednesday night there was a big basketball game on television that I chose to watch instead, so I decided to pass and stay home.

I remember hearing the phone ring that night, my parents coming into my room and telling me that they had been in an accident, telling me everything was going to be OK, knowing deep down that it wasn't.

The next morning when I found out that he had passed, my teeth chattered so hard that

I thought they were going to break. That night changed my life. My grandmother never fully recovered, finally succumbing to numerous strokes and losing the ability to walk and speak.

Throughout high school and college, I used to wear a rubber band on my wrist everyday, with that quote scribbled on it.

Even today, while I don't wear the rubber band anymore, I still carry a small piece of paper in my wallet that has it written on it.

I have lived my life by this saying. I have lost sight and focus many times along the path, but I always find a way to come back to this simple truth. That is what L.Y.F.E Advisors is all about. Making a difference not only in the lives of the ones we love but in the lives of everyone we touch everyday.

I thank my grandfather for the knowledge and wisdom that he still gives me. The amazing thing about life is everything is tied together, everything happens for a reason, and we always get to choose what the outcome is.

Here at L.Y.F.E. Advisors, we pride ourselves in leading people to their financial education so they can make the most informed decision for the financial future the first time. It is an honor and a privilege to lead this group of talented advisors and the hundreds of families that we touch all throughout Arizona!

—Thomas Shultz
Managing Partner



**It's time for
a Medicare
Supplement
review.**

**Call today to schedule for
February! With 61
carriers in the market this
year, let's take a look. You
may be able to save some
money!**



(480) 626-0296

Financial Tip of the Month

By Dustin Graham

“TRUMP BUMP!”



After a contentious and dramatic Presidential race, 2017 ended up being a very exciting year for the market. It seems like “The Trump Bump” turned out to be a real thing. The rising market provided some real value, growth, and enthusiasm to retirement accounts and equity portfolios everywhere. And, hey! What’s up with all this Bitcoin hub-bub?

Undoubtedly, when working with your financial advisor, you’ve heard him or her talk about the principal of asset allocation. Asset allocation properly aligns an investor’s risk appetite with their goals, to help them manage a diverse portfolio. This is, spreading your eggs around in different baskets, that have different risks associated with them. Each asset allocation is a personal blueprint, constructed just for your OWN goals and objectives. It should be adhered to with great diligence.

When retiring, investors commonly begin slowing down the amount of risk in their portfolios, opting for more stable, conservative investments. This helps reduce the amount of negative ‘financial surprises’ the market can bring an investor/retiree.

Let’s take-a-peek at how a year like 2017 can throw off your asset allocation, and end up giving you more risk than expected.

Example: Mr. and Mrs. Jones, a formerly hard-working, newly retired couple with a \$500,000 portfolio was prescribed an asset allocation of 50% in RISK-ON assets (think stocks, mutual funds, etc.) and 50%, in non-correlated, RISK-OFF assets (think cash, money markets, government bonds, cash value life insurance). That’s \$250k in each strategy. The 2017 market growth drove the RISK-ON half of the portfolio to new heights, increasing by \$125,000! The RISK-ON portion is now worth \$375k, while RISK-OFF is still holding steady at \$250k. Total portfolio value = \$625,000. Overall growth for the year is 25%!!

It’s wonderful the RISK-ON portfolio grew. We take on risk to get the potential reward! However, as you can see, the optimal ASSET ALLOCATION of 50% RISK-ON and 50% RISK-OFF is no longer achieved. The entire portfolio now has too much risk. It needs to be readjusted, back to the 50/50, prescribed asset allocation.

Adhering to the original plan for Mr. and Mrs. Jones calls for moving \$62,500 from the RISK-ON side, to the RISK-OFF side. \$312,500 in RISK-ON and \$312,500 in RISK-OFF.

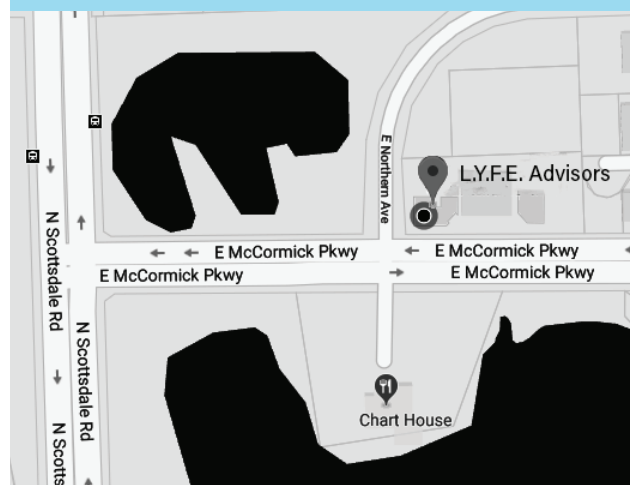
If you feel like this scenario matches yours, please contact an advisor for a professional set of eyes to examine your portfolio’s risk profile. This just might be the key to surviving, and thriving, in an environment full of financial surprises.

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.**

A Word on Medicare

By Amber Doig

New Medicare Cards are on the Way



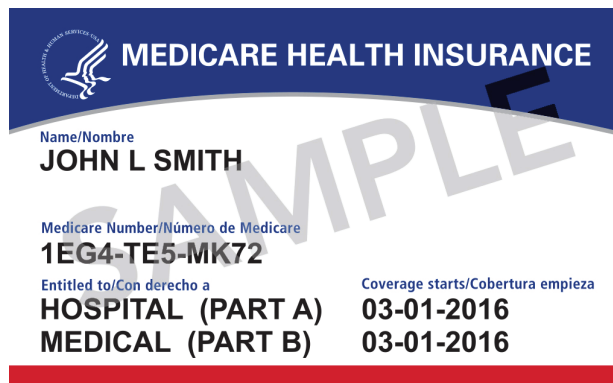
Be sure to keep an eye on your mailbox. If haven't heard already, Medicare will be sending out new cards starting this April. What's wrong with the card you have now? Nothing! However, in order to protect your privacy, the new Medicare cards will no longer show your social security number. Instead, each individual will now have a unique Medicare Number, used only for their Medicare coverage.

What a wonderful improvement! Now if your wallet is lost or stolen, at least you'll have the piece of mind that your social security number isn't included. Rest assured, there will be no change to your coverage or benefits. You will receive additional information from Medicare along with your card.

To be ready for your new card, here are some tips from Medicare:

- **Be sure** that your mailing address is current. If you need to update your address, contact Social Security by calling 1-800-772-1213 or visiting www.ssa.gov/myaccount. TTY users may call 1-800-325-0778.
- **Be cautious** taking calls about your new Medicare card. Medicare will never ask you to provide personal information in order to receive your new Medicare Number or card.
- **Be patient.** It takes some time to send out some 52 million new cards. The cards will be mailed out between April 2018 and April 2019. Your friend or neighbor may receive their cards sooner than you.

This information and more can be found in the 2018 "Medicare & You" handbook available for download at medicare.gov.



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
HOSPITAL (PART A)
MEDICAL (PART B)

Coverage starts/Cobertura empieza
03-01-2016
03-01-2016

Learn even more about Medicare at www.azmedicare101.org, where you can find information and sign up for a free workshop!

What's Your Retirement Plan?

There is a lot to consider with your retirement plan. Some say a trust is essential. A revocable living trust can avoid probate and minimize taxes. Everyone's needs are unique.

Control your life savings. With a trust, you can specify the terms. You can choose when and to whom your distributions are made. And you retain this control even after you pass away. You are in control of who gets what and when they may receive it.

Protect your legacy. Careful legacy planning can protect your estate from the creditors of your heirs or beneficiaries who do not know how to manage finances.

Ensure your privacy. Probate is public record. Trusts can allow assets to avoid the public probate procedure and remain private.

Savings for your heirs. With probate, money is paid to attorneys and the state for as much as 10% of the estate value. Additionally, with the processing time, your home could be unoccupied for 18-24 months, during which time your heirs will have to pay upkeep while they wait.

Get prepared by calling today!

(480) 626-0296

www.lyfeadvisors.com

Meet the LYFE Advisors 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.



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.



Marcus Horne is our business development manager. Marcus is all about promoting positivity and economic growth. Marcus has a passion for sports and his family. His daughter Ava Crystal keeps him motivated.



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.



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.



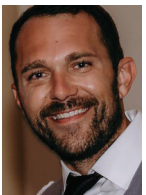
Juliette Lac wrote her autobiography during her 10 years in Paris. She is an accomplished author, her works include "War Child" and "Blossoms on the Wind". She has been in the Insurance industry since 2007 and helping seniors with Medicare since 2010.



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.



Tina Wagoner has worked in healthcare for over 17 years now, specializing in long-term care, and has a passion for helping others achieve their goals. Tina is a active community 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.



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.



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.



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.



Here at LYFE Advisors, our culture is the cornerstone of everything we do! LYFE Advisors isn't just a team, but a family, and we are dedicated to providing the best possible experience for each of our clients.

When you put ethics first, you don't let profits get in the way of helping people. Our goal is to make sure you thrive and get the best coverages possible because our passion for always doing what's right starts from within.

Feel free to reach out and get to know us via phone, email, or on our website.

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

Phone (480) 626-0296 Email info@lyfebeast.com
www.lyfeadvisors.com



Classifieds

Medicare Supplement Rates

Lowest Medicare Supplement Rates

—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 3/1/2018

Interest Rates

Highest CD's and Share Rates

—Highest national rates—

Duration	Institution	Yield to Maturity*
1 year	EverBank	1.72%
2 year	Popular Direct	2.00%
3 year	EverBank	2.10%
4 year	EverBank	2.20%
5 year	Capital One 360	2.45%

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 12/13/17

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 12/13/17

AZMEDICARE



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Healthier 2018

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

Find these words!

- | | | |
|-------------------|-------------------|-----------------|
| 1. AGENT | 9. LAPSE | 17. RISK |
| 2. ANNUITY | 10. LIFE | 18. SETTLEMENT |
| 3. APPLICATION | 11. MEDICARE | 19. UNDERWRITER |
| 4. AZMEDICARE | 12. OPTIONS | 20. HEALTH |
| 5. CERTAIN | 13. PARTICIPATING | |
| 6. CLASSIFICATION | 14. POLICY | |
| 7. DIVIDEND | 15. PROCEEDS | |
| 8. INSURANCE | 16. RATE | |

This Month's Quiz

Question

2018 is the Chinese
"Year of the _____."

- A. Snake
- B. Dog
- B. Sheep

A sika is what type of
animal?

- A. Deer
- B. Dog
- B. Fish

A conchologist studies
what?

- A. Shells
- B. Molluscs
- B. Crustaceans

**Look for the
answers next
month!**



Medicare *Informational* Workshops

45-Minute Presentation - Everything you need to know about Medicare

We explain how Medicare works and what you can expect before you choose!

We will discuss the elements of:

- ✓ Medicare Parts A and B
- ✓ Medicare Advantage plans (*Part C*)
- ✓ Prescription Drug plans (*Part D*)
- ✓ Medicare Supplements (*Medigap*)

- Learn how to verify if your doctor participates in Medicare and or Medicare Advantage plan networks.
- Learn how to calculate your prescription costs on every plan in your zip code, by using Medicare's website.
- Learn how to compare every Medicare Advantage plans; premiums, co-pays and deductibles using Medicare's website.
- Learn how company insurance agents and independent brokers are compensated.
- Learn how to compare Medicare supplement plans (*Medigap*) and premiums.
- Learn who needs to enroll in Medicare and when.

THIS PRESENTATION HAS BEEN APPROVED BY MEDICARE

Valley-Wide Workshops for your Convenience

<p>Mesquite Library Meeting Room 4525 Paradise Village Pkwy N Phoenix, AZ 85032 Tuesday, February 6 1:30 PM - 2:15 PM</p>	<p>Mustang Library Book Discussion Room 10101 N 90th St Scottsdale, AZ 85258 Tuesday, February 6 5:30 PM - 6:15 PM</p>	<p>Appaloosa Library Meeting Room 7377 E Silverstone Dr, Scottsdale, AZ 85255 Thursday, February 8 5:30 PM - 6:15 PM</p>	<p>Arabian Library Room 1 10215 E. McDowell Mtn. Ranch Rd. Scottsdale, AZ 85255 Thursday, February 8 1:30 PM - 2:15 PM</p>
<p>Glendale Main Library Small meeting room 5959 W Brown St, Glendale, AZ 85302 Wednesday, February 7 10:30 AM - 11:15 AM</p>	<p>Mesa Dobson Ranch Dobson room 2425 S Dobson Rd, Mesa, AZ 85202 Tuesday, February 13 1:30 PM - 2:15 PM</p>	<p>Foothills Branch Library Quail Room 19055 N 57th Ave, Glendale, AZ 85308 Thursday, February 22 5:30 PM - 6:15 PM</p>	<p>Saturday, February 10 10:30 AM - 11:15 AM</p> <p>Tuesday, February 20 5:30 PM - 6:15 PM</p>
<p>Mesa Main Library Saguaro room 64 E 1st St, Mesa, AZ 85201 Tuesday, February 13 4:30 PM - 5:15 PM</p>	<p>Tempe Public Library Room B 3500 S Rural Rd, Tempe, AZ 85282 Tuesday, February 20 1:30 PM - 2:15 PM</p>	<p>Thursday, February 15 1:30 PM - 2:15 PM</p> <p>Thursday, February 27 5:30 PM - 6:15 PM</p> <p>Tuesday, February 27 1:30 PM - 2:15 PM</p>	
<p>Peoria Central Public Main Library Willow Room 8463 W Monroe St, Peoria, AZ 85345 Thursday, February 15 10:30 AM - 11:15 AM</p>	<p>Ironwood Library Meeting Room 4333 E Chandler Blvd, Phoenix, AZ 85048 Thursday, February 22 1:30 PM - 2:15 PM</p>	<p>Wednesday, February 21 10:30 AM - 11:15 AM</p> <p>Saturday, February 24 10:30 AM - 11:15 AM</p>	

Register online at www.AZMedicare101.org

Or call 480-405-8444 for your FREE SEATS!

Informational Workshops

**HOW DO I
GET THE
MOST
INCOME
WHEN I
RETIRE?**



Attend this Retirement Income Planning Workshop.

Learn how to protect your savings,
and ensure you can enjoy whatever is on your list!

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

1.5 hour Interactive Workshop

Location:

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

Retirement Income Planning Workshop

Wednesday, February 21
at 5:30 pm

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