

Leading
Your
Financial
Education



RETIREES: DON'T MAKE THE SAME MISTAKES BEFORE A MARKET CORRECTION

By Thomas Shultz

Take some lessons from the mistakes many retirees made during the downturn that socked stocks back in 2008. By adjusting accordingly, you don't have to fear outliving your retirement portfolio, even if your about to retire.

There's no doubt that with the market performing at the level it did in 2019, many retirees are in a panic about what is to happen next. Even worse, economists have been warning that the country could sink into a full-on recession before too long. With the recent swings in the Dow Jones, S&P 500 and Nasdaq, it's more than enough to cause anxiety to retirees who rely on their portfolios to sustain them once they stop working.

How can someone who's approaching retirement, or is already retired, better handle the next financial crisis?

Although many might say the economy is growing healthy and resilient, there is no doubt that another financial crisis will come at some point. Be sure to avoid making the same mistakes as many retirees did in 2008.

Don't Try To "Time" Markets

You'll hear advice from all sorts of financial "gurus" to buy when the market is in turmoil, but that doesn't mean you should try to pick the spot where the market is at its lowest. Most retirees are really bad at timing the market. Even portfolio managers don't always make great decisions, and some generate results that are worse than passive investing.

Cont. next page

January

IT'S TIME FOR A FRESH START! Inside This Issue

RETIREMENT 101	1
INVESTMENTS 101	4
VICTORIA'S VALUES	8
THANK YOU'S	9
RITA'S CORNER	10
HEALTH CARE HACKER	11
FUN STUFF	13
MONTHLY RATES	14
SOCIAL SECURITY	15



Not only did many investors sell off more than they should several years ago when stocks were on the skids, but most retirees waited too long to get back in when the worst was over — missing the gains the bull market eventually delivered. If retirees had just stayed put, they would've continued to earn money in dividends and locked in some healthy capital appreciation.



Trying to correct your risk exposure during a decline can be disastrous, because you're essentially trying to time the market, and that is gambling with investments. When the stock market is crashing and crowds of people are rushing to sell, that's when real buying opportunities show up.

Don't Lock Into Long-Term Bonds

If you haven't already, sooner or later you'll hear about the inverted yield curve. This happens when interest rates on short-term bonds are higher than those on long-term bonds. At this point, it would be tragic to lock up your retirement accounts into a 30-year bond when interest rates will eventually rise in the future.

The worst part is when portfolio managers purchase bond funds that may be structured to have more long-term bonds versus short-term bonds. **With this, it's almost certain that in case you need to sell off the long-term bonds, you'll lose part of the original principal, since bond**

values have an inverse relationship with interest rates — meaning that when one goes up, the other tends to go down.

Don't Load Up On Stocks

As retirees have noticed that their portfolios are well short of what is needed to sustain income during retirement, many might have dramatically increased their level of risk by filling their portfolios with stocks and stock-based mutual funds.

Recently, I met with a retiree who had over 70% of her portfolio in stocks. The worst part was that she had a conservative risk profile, and a correction would be devastating for her. Most likely, there are many people like her taking on too much risk who could be in trouble if the bull market gains end.

It's pertinent to keep your allocations appropriate, even if you're behind on savings. Taking on immense risk isn't always going to produce an equal-sized reward. You need to recognize that by taking on too much risk, you'll no longer have any working years to recover from significant losses either prior to or in retirement.

Don't Hoard Cash



You're probably thinking that retirees have seen enough to be emotionally stable about weathering a crisis, right? But that's far from true. Markets tend to go down more than they should because panic sets in. Anybody actively investing in 2008 probably remembers hearing

Cont. next page

about all the retirees who sold out in fear — locking in losses — as they watched their resources shrink.

Holding onto too much cash while anxiously awaiting the next market crash is another mistake retirees often make. The problem is the older you get, the more you're likely to rely on dividends and interest to grow your balance. Cash provides neither of those benefits and has to be used to create any sort of growth.

The worst part is by having too much cash, you're actually losing buying power every year, because inflation erodes the value of your dollar.

What To Do Instead: Diversify With The Right Annuity

Diversification doesn't mean to just diversify into stocks, bonds, mutual funds or ETFs. Depending on your level of income needs, there are other investment products to protect the principal in your retirement portfolio.

An annuity is a great way for retirees to diversify, satisfy a potential income need, and invest in a conservative fashion without having to sacrifice their entire retirement or investment accounts.

Annuities should be viewed as an alternative to bonds and a replacement solution to other safe investments — such as CDs, money markets, savings accounts and even Treasury bills.

When researching annuities, the poorest mistake you can ever make is purchasing a variable annuity. The fundamental objective of using an annuity is to transfer any sort of risk onto the insurance company. By having a variable annuity, you're shifting it right back to you and possibly stuck with keeping it for a long time, even after the surrender period has passed.

Be sure to work with a financial advisor who is not biased to a certain few insurance carriers or is

captive — a term used for advisers that can only sell a “one-size-fits-all” solution.

Markets have crashed and recovered, but you'll never time it right. If history is a guide, the next time financial markets fall, they will eventually recover. Don't panic. Make appropriate changes if necessary and allocate what you can't lose to principal-protected investments just in case the downturn is longer than you expected.

Here at Lyfe Advisors, we take a lifetime approach to planning.

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

Thomas Shultz

**HAVE YOU HAD YOUR
“PORTFOLIO CHECK-UP”?**

**SCHEDULE YOUR
FREE NO OBLIGATION
PORTFOLIO CHECK-UP TO
MAKE SURE THAT YOU'RE
PREPARED TO WEATHER
THE NEXT MARKET
CORRECTION!**

(480) 626-0296

IS YOUR CURRENT ADVISOR REALLY A FIDUCIARY???

9 Questions You Should Ask Your Retirement Financial Advisor To Find Out

FIDUCIARY = TRUST
(LOOK IT UP...)

There are several financial transitions throughout life. One of the most significant financial transitions is retirement. The shift from pre-retirement when you are earning, saving, and growing assets to retirement when you are withdrawing assets is monumental. A successful transition can make or break retirement. It's important your retirement financial advisor can make this journey with you. If you've never worked with a financial advisor or if you already have a financial advisor but are not sure if they can help you make the retirement financial transition, the following questions will help you better understand their capabilities, experience, and philosophy when it comes to helping their clients create a successful retirement.

1: Are You A TRUE Fiduciary?

It doesn't make sense to pay for advice when the advice doesn't have to be in your best interest. A True Fiduciary is someone who is legally obligated to give you advice that is in your best interest. Yes, this means there are advisors who get paid by their clients and who do not have to put their client's interests ahead of their own. Ridiculous right? Why in the world would you pay someone for advice when what the advisor is recommending may actually be in their best interest? I just don't understand this. Imagine going to a marriage therapist and paying her to help you improve your marriage but knowing that she is also a divorce lawyer who can help you get divorced if your marriage doesn't go well. Why in the world would you pay for her marital "advice"? I'm hopeful that one day all financial advisors will be fiduciaries who are required to put their clients'

interests first, but until then, this should be your first question to any potential financial advisor.

2: Why Do You Do What You Do?

This is a question that doesn't get asked often enough. At the end of the day, you don't just want an advisor to legally put your interests ahead of their own (see #1). In fact, you don't even want an advisor that has a moral obligation to put your interests ahead of theirs. You want a financial advisor that is **honored** to always put your interests ahead of his/her own – an unbiased and independent steward of your money. Talk to the advisor. Find out what makes them tick. Why does he/she do what they do? Ask why they do what they do so you can learn why they want to work with you.

3: How Do You Make Money?

There is nothing wrong with getting paid to provide expertise and a service. At the same time, you need to know who you are working with and how they get paid. It's important that you are getting value and expertise that exceeds what you are paying. If you work with a good retirement financial advisor, this shouldn't be too difficult. There are many ways to reduce your taxes, plan your estate, build an appropriate retirement asset allocation, and help you create lifetime income to live on in retirement. Good retirement advice should more than make up for the fee.

4: How Long Have You Been Working As A Retirement Financial Advisor?

Cont. next page

We've written about the 10,000 hour rule before. This rule was coined as a result of the work by psychologist Anders Ericsson on exceptional performers. His research shows that great performers practice a lot. The 10,000 hour rule is a rule-of-thumb for how much practice is required to develop an expertise in a field of study. What this means is that it often takes at least 10 years of focused effort and experience in order to gain mastery in an area. Keep this in mind when you interview retirement financial advisors.

5: Does Your Firm Hold My Money And Investments?

What you want to hear is no. There is a subtle, but significant, difference between a firm that manages your investments and one that manages and holds your investments. It is hard to overemphasize the importance between these two types of retirement planning firms. Why is this question important and something we've written and talked about before? It has to do with investment fraud. If the firm managing your money also holds your money, there is a greater opportunity for embezzlement. The goal is to protect yourself and your finances as much as possible. This is why I feel so strongly about having a custodian -- an unaffiliated and large firm -- hold your investments (such as Charles Schwab, TD Ameritrade, Fidelity, First Clearing, etc.) and a separate RIA retirement advisory firm to manage the assets.

6: Do You Manage Retirement Portfolios The Same Or Differently From Non-Retirement Portfolios?

What you are trying to understand is their philosophy to retirement investing. I'd argue that it makes sense to at least think of pre-retirement and retirement investing differently. This doesn't mean your portfolio needs a complete shift the day after you retire, but there should be a re-evaluation of the portfolio, the allocation, and

an income strategy as you approach and throughout retirement. Someone who is 35 and is focused on saving and growing their money requires a different strategy than someone who is 65 and is living off their investments.

7: Can You Help Me Create An Income Strategy For Retirement?

In retirement, this is one of the most critical and overlooked areas. Retirement is all about income. Once you stop working, the only sources of income for most retirees is Social Security, maybe a retirement pension if they are lucky, and their investment portfolio. A good retirement plan is one that provides the necessary income to live on and one that lasts a lifetime. This requires special planning and an investment approach that may look different from the accumulation phase during the working years. Your retirement financial advisor needs to be well-versed in creating retirement portfolios that provide for lifetime income and be able to communicate their approach to you in a way that makes sense.

8: Do You Provide Comprehensive Financial Planning?

Comprehensive financial planning is just as important at age 35, 55, 65, or 75. Although the type of advice may look different at each phase of life, each stage offers its own challenges and opportunities. In fact, I could argue that having a comprehensive financial advisor is even more important in retirement because you have more at stake. A good retirement financial advisor will be able to look at your entire financial picture and make adjustments and recommendations in areas such as taxes, asset preservation, insurance planning, cash flow, and income strategy. Since you have less time to overcome mistakes or bad decisions in retirement, it is critical your retirement advisor can see the big picture and how the seemingly small decisions affect your overall retirement success.

Cont. next page

9: What Do You See As The Biggest Risks In Retirement?



A red flag is to hear there are no risks or that they eliminate all risks. A response like that is either ignorant, arrogant, or deceptive. None of these are great qualities for an advisor. There are financial and non-financial risks at every age. Most advisors don't want to scare potential clients, but at the same time they should be aware of and be honest about the risks retirees face. Being blind or sugarcoating these risks is not a good strategy. A better approach is to identify them and come up with a plan to eliminate or reduce them.

Here at LyfeAdvisors, our hope is you find a good retirement financial advisor.

After working with retirees over the past 13+ years, I know how hard people work, save and how much they look forward to a comfortable retirement.

Every family deserves someone they can trust and who knows how to help them reach their goals.

ARE YOU READY TO EARN DIVIDENDS ON YOUR CASH THAT'S BEEN SITTING IN CD'S OR MONEY MARKET FUNDS?

JANUARY 2020 RATES

24 Month Coupon

5.25% APY*

36 Month Coupon

6.25% APY*

TO FIND OUT MORE CONTACT US AT

(480) 626-0296

OR EMAIL US AT

INFO@LYFEBEAST.COM

We are proud to announce that LyfeAdvisor's and Thomas Shultz were named a 2019 Five Star Wealth Manager and recently featured in Phoenix Magazine!!!

PHOENIX magazine

SPECIAL ADVERTISING SECTION

2019 FIVE STAR WEALTH MANAGERS

PHOENIX



A SELECT AWARD

Five Star Professional uses its own proprietary research methodology to name outstanding professionals, then works with publications such as PHOENIX magazine to spread the word about award winners. Each award candidate undergoes a thorough research process (detailed below) before being considered for the final list of award winners. For more information

on how we name outstanding wealth managers, as well as a complete list of winners and our research methodology, go to www.fivestarpromotional.com.

RESEARCH DISCLOSURES

In order to consider a broad population of high-quality wealth managers, award candidates are identified by one of three sources: firm nomination, peer nomination or pre-qualification based on industry standing. Self-nominations are not accepted. Phoenix award candidates were identified using internal and external research data.

- Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers.
- The Five Star award is not indicative of the wealth manager's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or PHOENIX magazine.
- Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future.
- Five Star Professional is not an advisory firm, and the content of this article should not be considered financial advice. For more information on the Five Star award and the research/selection methodology, go to www.fivestarpromotional.com.

2019 Five Star Wealth Manager Criteria:

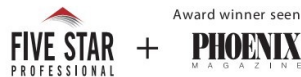
Eligibility Criteria – Required: 1. Credentialed as an investment advisory representative or a registered investment adviser. 2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years. 3. Favorable regulatory and complaint history review. 4. Fulfilled their firm review based on internal firm standards. 5. Accepting new clients. **Evaluation Criteria – Considered:** 6. One-year client retention rate. 7. Five-year client retention rate. 8. Non-institutional discretionary and/or non-discretionary client assets administered. 9. Number of client households served. 10. Education and professional designations. 2,043 award candidates in the Phoenix area were considered for the Five Star Wealth Manager award. 117 (approximately 6% of the award candidates) were named 2019 Five Star Wealth Managers.



Walter Anderson - Investment Advisor	Ellis Green - Personal Financial	Tommy Cooper - Broker/Dealer	Ignacio Ballea
Alberto Carr - Wealth Manager	Ann Gray - Wealth Advisor	Mike Lee - Wealth Performance Wealth	Michelle
Thomas Shultz - AZMedicare101/LyfeAdvisors/ LyfeBeast LLC/Coastal Equities, Inc.			Michelle
Uma Clarke - Fee-Only Wealth Mgr			Michelle
Caroline Cooper - Wealth Performance Wealth			Michelle
Caroline Cooper - Wealth Performance Wealth			Michelle
Angela Carter - Wealth Advisor			Michelle
Debra Cooper - Personal Financial			Michelle
Kathy Crowder - Personal Financial			Michelle

Thomas Shultz • AZMedicare101/
LyfeAdvisors/LyfeBeast LLC/Coastal
Equities, Inc.

Michelle
Michelle
Michelle
Michelle
Michelle
Michelle
Michelle
Michelle
Michelle



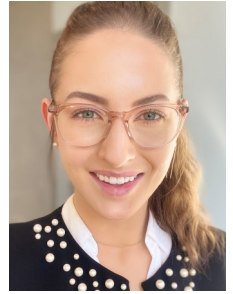
The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority of Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The Five Star award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to www.fivestarpromotional.com. 2,043 Phoenix area wealth managers were considered for the award; 117 (6 percent of candidates) were named 2019 Five Star Wealth Managers. 2018: 2,112 considered, 130 winners; 2017: 1,335 considered, 131 winners; 2016: 1,149 considered, 232 winners; 2015: 2,728 considered, 254 winners; 2014: 3,247 considered, 191 winners; 2013: 2,936 considered, 286 winners.

©2019 Five Star Professional



VICTORIA'S VALUES

My goal is to share tidbits and lessons that can help us all become better leaders not only of ourselves but to every person in our lives!



Hello, My name is Victoria and I am the newest addition to the LyfeAdvisors and AZ Medicare101.org team.

Born and raised in Chihuahua Mexico, the last place I thought I'd live is Arizona. My ideal dream location is beneath an abundance of trees and frequent rainy days but the year round sunshine has been an impressive competitor to the day dream.



Many might ask how I ended up being born in Mexico, I admit, I didn't do all the hard work myself, as I'm the 6th generation from a small farming and cattle ranch community. My parents own and operate a

pepper processing facility and in their free time collect animals like llamas, longhorns and buffalo *(we all hope they keep expanding*



their collection).

Although there is an extensive amount of details in how my family got to Mexico, the simple

explanation is they settled before an official border was made.

My favorite things from home are tacos (Al Pastor with corn tortillas to be specific), coca cola and chili covered candy. **Al pastor** (from Spanish, "shepherd style"), is a dish developed in central Mexico that is based on shawarma spit-grilled meat brought by Lebanese immigrants to Mexico. Being derived from



shawarma, it is also similar to the Greek gyros.



All of these things luckily found in Arizona!

So you see, the move here wasn't just for my now husband, but the food as well.

To be quite honest, my husband often suggests that dinner doesn't always need diced chili to be delicious!

My favorite thing about working for Thomas Shultz and his team is the opportunity to get to know every person who walks through our door.

Cant wait to meet each of you and Happy New Year!

Victoria Arnett



IN THE MONTH OF
DECEMBER,
WE HAVE HAD 65
CLIENT REFERRALS!

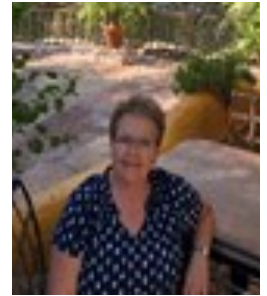
THE AMOUNT OF GRATITUDE
WE HAVE FOR ALL OF YOU IS
UNMEASURABLE!

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.

RITA'S CORNER

In our quest to try all of the breakfast places in the Phoenix area, my husband introduced me to a restaurant where he had previously enjoyed a few on his own. We visited the Black Bear Diner on Bell Road



First I hope everyone had a wonderful holiday season and I want to wish everyone a happy, healthy and exciting New Year!

He had always spoke about how good the food was so since we were in the area one morning we decided to give their breakfast menu a try.



As you walk in you immediately understand the reason for the name. It has a very rustic cabin atmosphere with many depictions of bears in the dining room. The first restaurant was established in 1995 in Mount Shasta,

California by Bruce Dean and Bob Manley. They saw themselves at the time as two hungry guys with a big dream. They wanted their restaurant to reflect their area in the mountains and to have a cozy feel like you were eating some of grandmother's favorite recipes at home. Ray Schulz, a chainsaw sculptor, created the unique bear carvings for each diner depending on their location. Also, Steve and Gary Fitzgerald painted the beautiful bear inspired murals that are also a staple of each restaurant. There are a total of 138 locations throughout the US.



To say the portions are large is an understatement. They are known for their homemade bear claws and chicken fried steak. My husband, who has a huge appetite, did not choose their biggest breakfast options for the biggest appetites. After seeing other diners' plates go by,



we decided to choose something that hopefully would be smaller. He chose the three egg Denver omelette and we always choose the country potatoes if they are an option. I decided to go to the Little



Less section of the menu for a two egg Ham and cheese omelette with the potatoes and a biscuit. But as you can see from the picture a little less was not really a little less. But both meals were scrumptious and of course, more than either of us could eat. They even have a special breakfast for dinner which has many of their entree meats with eggs. The service was wonderful and the restaurant definitely had that cozy, rustic feel. We will certainly put this restaurant on our list of a place to revisit again but maybe in a different location to see the varied carvings and murals.



Rita Henderson

Hack #15

10 FREE SERVICES MEDICARE PROVIDES (AND HOW TO MAKE SURE THEY STAY FREE)



Good news for Medicare enrollees in 2020! People who have had Medicare Part B for longer than 12 months are now eligible for a free wellness exam.

The phrase “there is no free lunch” certainly applies to Medicare. While the federal program pays the lion’s share of medical costs, beneficiaries can still spend thousands of dollars each year on premiums, deductibles, copays and other out-of-pocket expenses.

Here’s a list of some examinations and screenings Medicare recipients now get for free.

A “Welcome to Medicare” Preventive Visit This is available only in the first 12 months you are on Part B. It includes a review of your medical history, certain screenings and shots, measurements of vital signs, a simple vision test, review of potential risk for depression, an offer to discuss advance directives and a written plan outlining which screenings, shots and other preventive services you need. This visit is covered one time.

Annual Wellness Visit You’re eligible for this free exam if you’ve had Medicare Part B for longer than 12 months. The physician will review your

medical history; update your list of providers and medications; measure your height, weight, blood pressure and other vital signs; and provide you with personalized health advice and treatment options. *Note: While this visit is free, the doctor may order other tests or procedures for which you might have a deductible or copay.*

Mammogram An annual screening mammogram is free. If you require a diagnostic mammogram, you’ll pay a 20 percent copay and the Part B deductible will apply.

Colonoscopy A screening colonoscopy once every 24 months is free if you’re at high risk for colorectal cancer. If you aren’t at high risk, Medicare covers this test once every 10 years.

Diabetes Screening You’re eligible for two free screenings each year if you have a history of high blood pressure, abnormal cholesterol levels, are obese or have a history of high blood sugar levels. The screenings will also be free if two or more of these issues apply to you: You are over 65, are overweight or have a family history of diabetes, or you had diabetes when you were pregnant.

Cont. next page

Prostate Cancer Screening

An annual PSA test is free. A digital rectal exam will cost you 20 percent of the Medicare-approved amount plus the doctor's services related to the exam. The Part B deductible also applies.

Vaccines Annual flu shots, vaccines to prevent pneumococcal infections such as pneumonia, and shots for hepatitis B (for those at high or medium risk) are covered free of charge. *Note: The shingles vaccine is not covered by Part A or Part B, but it may be covered by your Medicare Advantage (MA) plan or your Part D prescription drug plan.*

Cardiovascular Disease (Behavioral Therapy) As a Medicare recipient, you also get a free yearly visit with your primary care provider to help you lower your risk for cardiovascular disease.

Lung Cancer Screening An annual test with low-dose computed

tomography (LDCT) is free if you are between 55 and 77, don't have any signs of lung cancer, are a smoker or have quit in the past 15 years, and you have a tobacco smoking history of at least 30 "pack years" (*meaning you smoked an average of one pack a day for 30 years*).

Depression Screening A yearly screening is free if conducted in a primary care center where follow-up and referrals are available. Copays may apply for follow-up care.

Let us help you navigate the Medicare Maze.

Give us a call at 480-626-0296

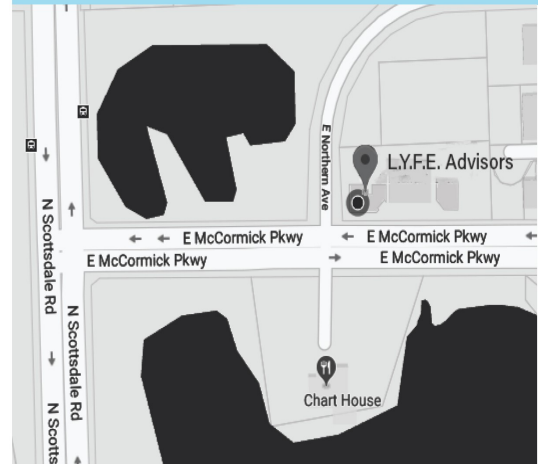
We are here to help!

Map to our NEW Scottsdale Office



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

**Enter from E Northern Ave
(480) 626-0296**



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

Sudoku

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

December Sudoku Solution

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

January Quiz

Question 1:

In January 2020, Ken Jennings, James Holzhauer and Brad Rutter will appear in the "greatest of all time" edition of what game show?

- A. Wheel Of Fortune
- B. Win, Lose, Or Draw
- C. Jeopardy

Question 2:

In the Chinese zodiac, 2020 is the year of what animal?

- A. Rat
- B. Monkey
- C. Ox

Question 3: Is 2020 a leap year?

- A. No
- B. Yes
- C. What is a leap year?

Answers for December

Question 1: How many ghosts show up in the book, "A Christmas Carol"?

C. 4

Question 2: The movie Miracle On 34th Street is based on a real-life department store. What is it?

B. Macy's

Question 3: In the movie Home Alone, where are the McCallisters going on vacation when they leave Kevin behind?

A. Paris

Medicare Supplement Rates Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	G	Humana	\$105.12
Male	65	G	AARP United Healthcare	\$115.42
Female	65	GHD	New Era Life	\$40.37
Male	65	GHD	Mutual Of Omaha	\$50.44
Female	65	N	Aetna	\$88.96
Male	65	N	AARP United Healthcare	\$93.92
Female	66	F	Aetna	\$131.78
Male	66	F	Blue Cross Blue Shield	\$146.76
Female	66	G	Humana	\$110.38
Male	66	G	AARP United Healthcare	\$115.42
Female	66	GHD	New Era Life	\$41.40
Male	66	GHD	United American	\$54.00

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 01/01/2020

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	Marcus	2.15%
2 year	Live Oak	2.20%
3 year	Live Oak	2.20%
4 year	Citizens Access	2.20%
5 year	Goldman Sachs	2.25%

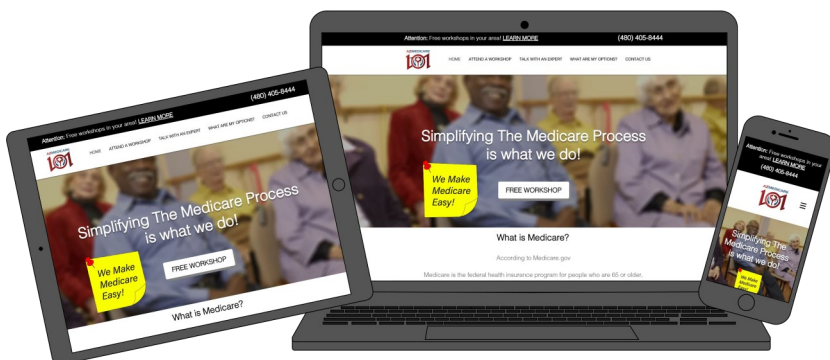
Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NCUA Insurance. *Source: BankRate.com 01/01/2020

Highest Fixed Annuity Rates Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	F&G	2.70%
4 year	Guggenheim Life	2.70%
5 year	Sentinel Security	3.70%
7 year	Atlantic Coast Life	3.89%
10 year	Atlantic Coast Life	4.00%

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 01/01/2020

Visit us Online at
www.AZMedicare101.org



Visit us Online at
www.LyfeAdvisors.com
(480)626-0296

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

Leading Your Financial Education



2020 SOCIAL SECURITY CUTS THOSE WHO JUST BECAME ELIGIBLE NEED TO KNOW WHAT IS HAPPENING TO THEIR BENEFITS

Many people spend years looking forward to turning 62. That's because 62 is the first age at which most workers can claim retirement benefits from Social Security, and a large fraction of older Americans choose to start getting monthly checks from Social Security as soon as possible.

If you're going to be eligible for Social Security for the first time in 2020, however, there's something you need to know. Under laws that took effect more than 35 years ago, the benefits that you'll receive will be less than what people in a similar position in 2019 received. That's because lawmakers back then dealt with potential financial difficulties for the program by instituting new rules that effectively reduced how much those hitting early retirement age will get from Social Security.

What Lawmakers Did To Reduce Benefits Now

Social Security has always been a dangerous issue to discuss in Washington, and lawmakers in the early 1980s knew that they were entering a potential minefield. Yet they also needed to ensure the long-term financial security of the program. As part of a compromise, Congress agreed to raise the full retirement age (FRA), which at the time was 65.

However, the provisions didn't take effect immediately. The intent of waiting was to ensure that those who were close to retirement wouldn't get punished by the law changes at a time at which it was too late for them to do anything about it.

Instead, increases to the full retirement age got implemented on a delayed basis. It went rose from 65 in two-month increments for those born

between 1938 and 1942, and stayed at 66 for those born between 1943 and 1954. More recently, another set of two-month incremental increases began a few years ago for those born in 1955. Those increases will continue until those born in 1960 and later have a full retirement age of 67.

Year of Birth	Full Retirement Age
1943 - 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

What that means for those turning 62 in 2020 is that their full retirement age will be 66 and eight months. That's up two months from the full retirement age of 66 and six months for those who turned 62 in 2019.

Just How Much Money Are New Social Security Recipients Losing Each Month?

The consequences of full retirement age rising by two months aren't immense, which is why it's fair to characterize the move as a "behind the scenes" Social Security cut. Over time, though, the slight reductions will and do add up.

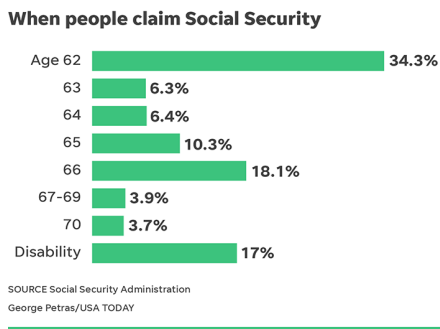
Cont. next page

As an example, say that you're turning 62 in 2020 and were an above-average earner throughout your career, therefore qualifying for a full retirement monthly benefit of \$1,800 from Social Security. Because your full retirement age is 66 and eight months, retiring at 62 means that you're getting your benefits 56 months early. That will result in your getting a Social Security check each month equal to 71 2/3% of your full retirement amount, or \$1,290.

However, someone who turned 62 in 2019 and had the same earnings history and full retirement age benefit would receive slightly more. Because the full retirement age applying here was 66 and six months, claiming at 62 is just 54 months early. The 2019 retiree got 72 1/2% of their full retirement monthly benefit, or \$1,305. That's \$15 per month higher.

You Can't Just Wait It Out...

If you think you can avoid the problem by holding off longer before claiming your Social Security benefits, think again. The change in full retirement age affects your benefits no matter when you claim.



For example, say you wait until age 70 to claim. You'll get 40 months' worth of delayed retirement credits, which will boost your check by 26 2/3%. The monthly check will be \$2,280. However, for the person who turned 62 in 2019 instead of 2020, the increase would be slightly greater, with 42 months adding up to a 28% boost. That makes

the corresponding monthly check \$2,304 -- \$24 higher every month.

Cuts Will Continue

Those turning 62 in 2021 and 2022 will also have to deal with this Social Security cut, until the full retirement age finally maxes out at 67.

However, some policy makers believe that further increases to Social Security's retirement age could be forthcoming.

Staying aware of them is critical to make sure that you don't get any nasty Social Security surprises.



FIND OUT HOW TO GET THE MOST OUT OF YOUR SOCIAL SECURITY BENEFIT

CONTACT US TODAY FOR A FREE SOCIAL SECURITY OPTIMIZER REPORT

(480) 626-0296

OR EMAIL US AT

INFO@LYFEBEAST.COM

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

Fountain Hills Library
Conference Room
12901 N. La Montana Dr.
Fountain Hills, AZ 85268
Wednesday, January 22nd
1:30pm to 2:30pm



Tempe Pyle Recreational Center
Sedona Room
655 E. Southern Ave.
Tempe, AZ 85282
Thursday, January 23rd
5:30pm to 6:30pm

Mesa Red Mountain Library
Program Room
635 N. Power Rd.
Mesa, AZ 85205
Monday, January 27th
5:30pm to 6:30pm

Mesa Main Library
Saguaro Room
64 E. 1st Street
Mesa, AZ 85201
Wednesday, January 29th
1:30pm to 2:30pm

Peoria Sunrise Library
Community Room
21109 N. 98th Ave
Peoria, AZ 85382
Tuesday, January 28th
5:30pm to 6:30pm

Register online at
AZMedicare101.org

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

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



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

Fountain Hills Library
Conference Room
12901 N. La Montana Dr.
Fountain Hills, AZ 85268
Wednesday, January 29th
5:30pm to 6:30pm



Glendale Foothills Library
Hummingbird Room
19055 N. 57th Ave
Glendale, AZ 85308
Thursday, January 30th
12:30pm to 1:30pm

Glendale Main Library
Small Meeting Room
5959 W. Brown St.
Glendale, AZ 85302
Thursday, January 30th
5:30pm to 6:30pm

Mesa Dobson Library
Dobson Meeting Room
2425 S. Dobson Road
Mesa, AZ 85202
Monday, February 3rd
5:30pm to 6:30pm

Register online at
AZMedicare101.org

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

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

