THE LYFE RETIREMENT ADVISOR
Volume 1, Issue 10 October 2018

Leading
Your
Financial
Education

WHEN ENOUGH IS ENOUGH

Why NOW May Be The Perfect Time To Re-Diversify Your Portfolio And Walk Away With Your Winnings

By Thomas Shultz

The longest bull market in history could be showing worrying echoes of one of the greatest crashes Wall Street has ever seen.

According to Professor of Economics at Yale University Robert Shiller, the steep run-up in this market rally is similar to the excesses of the 1920s before the October 1929 market crash and Great Depression.

"The 1920s is quite a legend that people are often thinking about," Shiller says. "I look at 1929 particularly as the end of the roaring '20s and it ended in a bout of speculation. Between May and September of '29 the stock market went up over 30 percent in just a few months."

Rapid stock market rises began even earlier. From the beginning of 1928 to Black Thursday on Oct. 24, 1929, the S&P 500 surged nearly 50 percent.

Over the next five days, the index plummeted 23 percent. It had reached an all-time high just a month before the crash.

"At that time it seemed like it was kind of like gambling. The word gambling was used a lot to describe the market at that time so it became vulnerable. We're not exactly in that circumstance but we do have the market that has surged since 2009, so there is something of that spirit today," Shiller said.

The S&P 500 hit its market bottom in March 2009. Since those lows, the S&P 500 has rallied 334 percent in the longest stretch on record since World War II without dipping into a bear market.

While markets briefly fell into a correction earlier in 2018, stocks quickly recovered to reach

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October Is Pumpkin Spice Time!

Inside This Issue

new heights in late September. Shiller says this rebound is driven more by the bullish market narrative than hard data.

"It's something about capitalism and the advancement of people willing to take risks. We have a role model in the White House who models that," said Shiller. "Something like that has driven not just the stock market but the whole economy up in the United States and makes the United States the **MOST EXPENSIVE STOCK MARKET IN THE WORLD**."

The roaring '20s and dot-com mania of the 1990s share in some of that bullish sentiment. "It was a similar story that was boosting the market but they don't last forever and eventually the story starts to wilt," Shiller said. "It's animal spirits — people's excitement about the stock market, bitcoin and other things."

So, in a market hitting all-time highs almost daily, how can investors lock in their gains and not face the risk of the correction looming on the horizon?

Here are four ways you might want to consider diversifying before it's too late:

1. Short-Term Bonds
Investors can reduce their risk of rising interest rates by moving into shorter-term bonds. Short-term bonds are less impacted by rising interest rates since the bond will be redeemed at par value at maturity soon. Since these bonds are shorter in duration, they tend to have a lower interest rate and lower potential for return.

2. Floating-Interest Bonds
Floating-rate bonds have a variable interest rate that is tied to a benchmark, like the LIBOR or federal funds prime rate. As the benchmark rises, the interest for the bond will also rise. Investing in these types of bonds or bond funds may be beneficial in a period of rising interest rates, but they come with their own risks.

3. Uncorrelated Alternative Investments
Many investors may wish to diversify away from the traditional stock-and-bond allocation and find alternative investments. Alternative investments may offer an uncorrelated return that is not tied to the performance of the market. Some of these options include real estate investment trusts (REITs), commodities, private equity and hedge funds. Some of these investments may not be as liquid as traditional investments, but they may provide protection during a market downturn. Today, many large institutions and pensions invest a large portion of their funds into these types of investments for overall diversification.

4. Indexed Annuities
An indexed annuity offers growth potential tied to an equity index, like the S&P 500, while also providing downside protection in the event of stock market declines. The investor will usually be capped on the upside potential or receive a percentage of participation to the index, but will also receive protection from the insurance company from downside market loss. Roger Ibbotson, Professor Emeritus of Finance at Yale, recently wrote on the benefit of annuities and stated that in the market we face today they should be inside most retirees portfolios, especially for income.

If you're not sure how to prepare your portfolio for a bear market in **STOCKS** and **BONDS**, we would love to help.

Here at **LyfeAdvisors**, we do **ALL** areas of retirement, including insurance and investment options and are more conservative in our thought process than most. We believe that the most important thing when it comes to financial planning is to make sure you hold onto **ALL** the money you've worked so hard to accumulate over the course of your lifetime. We take the responsibility of managing a client's money very seriously and operate in a **fiduciary capacity** in everything we do!

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MEET OUR TEAM

Thomas Shultz
Managing Partner
Registered
Principal

Lillian McCord
Operations &
Marketing
Director

Dustin Graham
Associate
Managing Partner

Luis Blanco
Insurance
Advisor

Salwa Hermansen
Insurance
Advisor

Tyrone Armstrong
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Specialist

Charles Sandoval
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Michelle Bonitto
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Advisor

Jennifer Uzarski
Insurance
Advisor

Tina Wagoner
Insurance
Advisor

Marta Prigmore
Insurance
Advisor

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WE APPRECIATE OUR CLIENTS

Clients of the Month

Robert S. referred by Sophia & Allan F.
Robert F. referred by Maria C.
Joanna J. referred by Ramone L.
Tom & Anna D. referred by Nori T.
Ruben G. referred by Luis P.
Matt & Janet D. referred by Samantha C.
Al & Jill M. referred by Patty S.

Andrew M. referred by Tim Z.
Malone & Trish E. referred by William S.
Rebecca R. referred by Kate W.
Julia D. referred by Ivonne D.
Rita & Jim S. referred by Jack H.

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 Advisors message.

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THE CONSERVATIVE APPROACH

HOW TO GET HIGH INTEREST IN A LOW INTEREST RATE ENVIRONMENT

Attention Investors and Savers!

This is no surprise to you - the last 10 years have been difficult (and frustrating) to earn a decent rate of return on your safe money. Banks have been offering rates around 1-2 percent, and that just doesn't cut it. Even as the Federal Reserve raises the key interest rate, banks remain reluctant to pass that on to you. Frustrating!

Well, I have an exciting opportunity for you. There are safe alternative investments readily available and willing to pay you an above average rate of return, around 7% per year, some feature as high as a 9% dividend to investors. Even better, these programs don't have the same risks as the current highly overvalued stock market.

These higher income rates can be found in what are called Direct Investment Programs. Hundreds of programs are available throughout the country to accredited investors, ranging from Limited Partnerships, Real Estate Investment Trusts, and Business Development Companies. These programs allow investors to diversify their portfolio into specific strategies that no other place offers, while paying you a strong monthly income, or allowing you to reinvest the dividends at a discounted price.

One program that we at LyfeAdvisors are excited about has a 7% target dividend rate per year, but, since 2014, has paid special dividends every year, ***increasing the return to over 8.1% plus per year!***

This investment fund's strategy is to purchase shares of existing REIT's (Real Estate Investment Trust) directly from shareholders and institutions needing to cash out, most times at steep discounts to the actual appraised value of the shares. The fund collects the dividends from the shares, passes them on to investors, and reinvests into the fund. When a capital appreciation event occurs inside the fund, special dividends are paid. Investments like these are required to distribute these funds to the shareholders (you), per IRS regulations.

Most notable about this particular program is its flexibility, 30 plus year track record and diversification of investments. The fund currently holds 60 different positions within the portfolio, thereby diversifying the risk inherent to single Real Estate Investment Trusts. The fund also actively seeks to purchase more REIT positions at discounts, giving you, the investor, a better opportunity for your shares to grow in value.

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THE CONSERVATIVE APPROACH

HOW TO GET HIGH INTEREST IN A LOW INTEREST RATE ENVIRONMENT

These investments offer a wonderful opportunity to generate strong monthly income ***and*** have the potential for your shares to grow in value, creating a larger total return to investors when the fund closes. To 'close,' the fund looks to sell the portfolio to an institutional investor (pensions and hedge funds), redeem shares directly with

investors, or by registering the shares on a stock exchange by 'going public'. Each of these funds have a stated value in which they close, as well as a stated end date when it is to be closed. At this time, investors can cash in their shares, or may be able hold onto them for a potentially larger gain by selling them at the prevailing market price.

These investments need to be seriously considered for your retirement portfolio. The combination of **high yielding current income, diversification from market risk, and potential appreciation** can deliver you stability to your portfolio that traditional stock, bonds, and mutual funds cannot deliver.

Especially right now.

To learn more about these opportunities, and to explore if they're right for your situation, please reach out to our office for a review of individual situation and goals.

LYFE Advisors is happy to educate you on the details of these investments and to see how they can benefit your overall plan. But hurry, some of these exciting plans won't be around for long.

LYFE Advisors – *We are **L**eading **Y**our **F**inancial **E**ducation*

Yours in financial wellness,

Dustin M. Graham, CRPC

ARE YOU READY TO EARN MORE INTEREST?

GIVE US A CALL AT
(480) 626-0296
OR EMAIL US AT
INFO@LYFEBEAST.COM

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RITA'S CORNER

I'm Rita and welcome to my corner. I've lived in Arizona for eight years. My husband and I love to explore different restaurants and have found many magnificent places all over the valley. In this section, I would like to take you on a culinary journey exploring the many diverse restaurants that I have come to enjoy!

EL ENCANTO (Cave Creek, AZ)

I live in Cave Creek, and I often frequent the El Encanto restaurant in the heart of downtown Cave Creek. This is the original one and truly makes you feel like you are dining in Mexico.

The architecture and setting are beautiful. I highly recommend the Pescado Con Salsa Authentica Veracruz which is my favorite seafood dishes from the menu. Also, they now serve a Sunday Brunch buffet from 9:30am - 12:30pm for $16.99 per person. The menu is fruit, pastries, an omelet station and a variety of delicious Mexican dishes. Don't forget to take some change if you have children or grandchildren because they will want to feed the ducks and fish in the picturesque pond.

After you have finished your delicious meal be sure and venture across the road to Frontier Town. It is a reproduction of a western town

where you will see gallows and a boot hill cemetery. There are also many unique gift shops and a chapel for weddings.

It is one of the oldest, most established western towns and shopping venues in Arizona.

Sincerely,
Rita Henderson

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Health Care Hacker
Hack #4
Watch Out For These 2 Traps In The 2019 Medicare Open Enrollment Season!

What's one of the best things about reaching age 65? Medicare eligibility! This allows you to obtain much-needed health insurance without worrying about exclusions for pre-existing conditions.

But if you're not savvy about Medicare, you could fall into several traps that can cost you thousands in uncovered medical expenses. Fortunately, you can avoid these pitfalls by making smart choices about your Medicare coverage. With Medicare's open enrollment period starting -- it runs from October 15 through December 7 -- you've got a golden opportunity to make changes that might better serve you in the years to come.

Trap #1: Not Covering Your Gaps

Many people assume that because Medicare is called "medical insurance," it's similar to their employer's medical insurance that protected them during their working years. But that's incorrect.

Employer-sponsored health care plans typically have one set of deductibles and copayments, and you only need to pay one premium to obtain comprehensive coverage. Not so with Medicare – it's much more complicated than that. Traditional Medicare has three different parts that cover hospital, outpatient, and prescription drugs – called Parts A, B, and D, respectively. Each part has its own set of premiums, deductibles and copayments.

As a result of having these three different parts, many retirees mistakenly assume that Medicare provides all the coverage they need or beneficiaries think they're healthy and won't need additional insurance coverage beyond Medicare. Then they're shocked when they experience their first significant medical claim and are forced to pay thousands of dollars out-of-pocket.

Here are two examples of the differences between Medicare and comprehensive coverage from employers that can create significant out-of-pocket costs for individuals:

Example 1: Medicare's deductible for Part A, covering hospital expenses, is $1,340 in 2018. Nowadays, it's likely that *any* hospital stay will cost more than $1,340. The trouble is, you might have to pay it more than once in a calendar year. Let me explain: Suppose you go into the hospital and incur the $1,340 deductible. Later if you are readmitted to the hospital during the same calendar year, but after more than 60 days have elapsed since your previous discharge, you'll be subject to a new **"BENEFIT PERIOD"** and will incur the deductible again. By contrast, with most employer plans, once you incur the deductible, you don't have to pay it again in the same calendar year.

Example 2: Medicare has no out-of-pocket limits that cap your costs. Most employer-sponsored plans cap the total amount you might spend out-of-pocket on medical expenses during a calendar year.

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You can guard against these surprises by purchasing either a Medicare Supplement Plan (aka Medigap) or a Medicare Advantage Plan. These plans are both designed to reduce Medicare's significant gaps.

By most estimates, millions of retirees make the mistake of not purchasing such a plan to help close Medicare's gaps.

If you participate in Medicare and haven't already purchased one of these plans, Medicare's upcoming open enrollment period gives you a chance to buy such a plan but be aware of Trap #2.

Trap #2: Not Planning For Pre-Existing Conditions

Many people assume the Affordable Care Act prohibits an insurance company from excluding coverage due to pre-existing conditions. However that's not the case in certain situations. This potential trap occurs when older workers first become eligible for Medicare at age 65. At that time, they can choose between two alternatives:

1. Traditional Medicare, where you elect to be covered by Parts A, B and D, resulting in the most complexity in your coverage. The advantage of this election is that you can choose any healthcare provider that accepts Medicare payments. In this case, it's smart to also purchase a Medigap Plan to supplement Medicare.

2. Medicare Advantage Plan (Medicare Part C), which is a single plan that combines and simplifies Medicare coverage and helps cover Medicare's significant gaps. However, with this plan, you're typically restricted to using the healthcare providers in the plan's network.

The problem may arise if you later want more freedom to select healthcare providers, such as in the case of a serious medical condition. If that happens, you may want to move from a Medicare Advantage Plan to Traditional Medicare during Medicare's open enrollment period.

While you're permitted to switch to Traditional Medicare during open enrollment, you might not be able to purchase a Medigap Plan. That's because most insurance companies apply medical underwriting for Medigap plans, which means they can either deny coverage due to pre-existing conditions or charge a higher premium. Note, however, that you can change from one Medicare Advantage Plan to another during open enrollment without needing to satisfy medical underwriting, or newly enroll in a Medicare Advantage Plan.

As a result, newly eligible Medicare beneficiaries should make their choice regarding a Medigap Plan or Medicare Advantage Plan with the rest of their lives in mind. They might not get the chance for a **"do-over"** later if they initially enroll in a Medicare Advantage Plan and later want to switch to a Medigap plan.

If you're currently participating in a Medicare Advantage Plan, are healthy, and if you think that at some point in your life you might appreciate the flexibility to choose health care providers, you might want to apply for a Medigap Plan during the upcoming open enrollment to see if you can meet the underwriting requirements.

Unfortunately, these two traps aren't the only pitfalls for Medicare enrollees. You'll also need to make smart choices for selecting a prescription drug plan.

In addition, remember Medicare doesn't cover most expenses for dental, vision or hearing aids.

Living a long time in retirement will require spending some time to make wise choices in several areas. Smart decisions regarding Medicare will help keep you healthy and alive and can prevent you from having to spend unnecessary money on health care expenses.

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Sudoku

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

September Sudoku Solution

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

October Quiz

Question 1:
What was never a name for Halloween?

a. Hallowmas
b. Samhain
c. Witching Day

Question 2:
On which holiday do Americans spend the most money on candy?

a. Easter
b. Valentine's Day
c. Halloween

Question 3:
From which modern day country does Halloween originate?

a. United States
b. Ireland
c. Germany

Answers for September

Question 1: The "Wallflower" and "At Last" were successful releases from whom?
a. **Etta James**

Question 2: The song "Donna" was the first major hit for whom?
c. **Ritchie Valens**

Question 3: "Thursdays Child" was a 1957 album and "I Want To Be Evil" a 1953 single by which artist?
b. **Eartha Kitt**

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BREAKING MEDICARE NEWS!!!

SIGNING UP FOR MEDICARE DOES NOT REQUIRE YOU TO SIGN UP FOR SOCIAL SECURITY BENEFITS

Though you can start collecting Social Security benefits once your Medicare coverage kicks in, doing so might not be the best move.
As a senior, you're entitled to a number of key retirement benefits upon reaching a certain age. Once you turn 65, you're eligible to start getting health coverage under Medicare. Meanwhile, you're allowed to start collecting Social Security benefits as early as age 62. Therefore, if you're gearing up to enroll in Medicare, or have recently enrolled, you might be wondering whether it makes sense to file for Social Security simultaneously.

And the answer is: It depends.

Wait on Social Security, not on Medicare

Once you're eligible to enroll in Medicare, it pays to sign up immediately unless you happen to be working for an employer who offers a health plan (or you're married to someone whose employer offers a health plan). Your initial Medicare enrollment window begins three months before the month of your 65th birthday and it ends three months after the month you turn 65. But if you want your coverage to kick in as soon as you reach 65 you'll want to sign up in advance.

In fact, you don't want to wait too long to sign up for Medicare, because delaying can cost you. While Medicare Part A, which covers hospital stays, is free for most seniors, Part B, which covers doctor visits and preventive care, costs money. Right now, the standard monthly premium for Part B is $134, but that number has the potential to climb over time. It can also go up based on your income. And if you fail to sign up for Medicare during your initial enrollment period, you'll risk getting hit with a 10% increase in your Part B premiums for every yearlong period you were eligible for coverage but didn't enroll.

Clearly it makes sense to sign up for Medicare on or around your 65th birthday, because in waiting, you not only take the risk that your premiums will increase, but also that something could happen, and you won't have health insurance to cover it. But Social Security works

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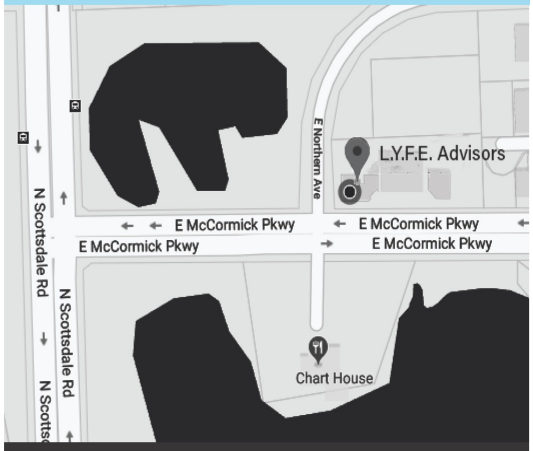
Map to our NEW Scottsdale Office

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.

the opposite way: It will actually *reward* you for waiting to enroll.

As mentioned earlier, you can begin collecting Social Security as early as 62, but you're better off waiting until your full retirement age or beyond to file. Your full retirement age is based on your year of birth, as follows:

Born in	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

If you wait until your full retirement age to collect Social Security, you'll get the full monthly benefit your earnings history entitles you to. But any time you file *before* full retirement age, you'll slash those benefits automatically, which means you stand to receive a smaller sum each month for as long as you collect Social Security.

On the other hand, if you hold off on taking benefits *past* full retirement age, you'll increase your monthly payments by **8%** per year until age 70, at which point that incentive runs out.

So, let's imagine you're nearing 65 and want to sign up for Medicare. Doing so right away will ensure that you have the coverage you need for medical services and that you don't get hit with a premium surcharge for delaying enrollment.

But if you're not yet collecting Social Security at that point and don't need the money immediately, it certainly makes sense to hold off until full retirement age or beyond.

Now, you may have heard that Medicare Part B premiums are typically deducted from Social Security benefits, and that's true. But if you're not yet collecting Social Security and go onto Medicare, you'll simply be billed for those premiums directly, just as you would for any other service you receive.

The only downside is that you'll need to pay attention to when those premiums are due, as opposed to having them paid automatically through Social Security. However you can enroll in Medicare Easy Pay and have those premiums deducted automatically from a checking or savings account instead.

If that doesn't work for you, you'll need to make those payments manually. But it's a worthwhile inconvenience if it means getting more money out of Social Security for the rest of your life.

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Medicare Supplement Rates

Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	F	AARP United Healthcare	$131.78
Male	65	F	AARP United Healthcare	$131.78
Female	65	G	Pan American Life	$106.58
Male	65	G	AARP United Healthcare	$111.57
Female	65	N	Aetna (ACI)	$83.19
Male	65	N	AARP United Healthcare	$87.23
Female	66	F	Greek Catholic Union	$132.95
Male	66	F	AARP United Healthcare	$138.58
Female	66	G	Pan American Life	$106.96
Male	66	G	AARP United Healthcare	$117.34
Female	66	N	Greek Catholic Union	$84.20
Male	66	N	AARP United Healthcare	$91.76

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 10/01/2018*

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	1st Internet	2.68%
2 year	Popular Direct	2.95%
3 year	M.Y. Safra Bank	3.00%
4 year	1st Internet	3.09%
5 year	Pentagon Fed	3.30%

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 10/01/18*

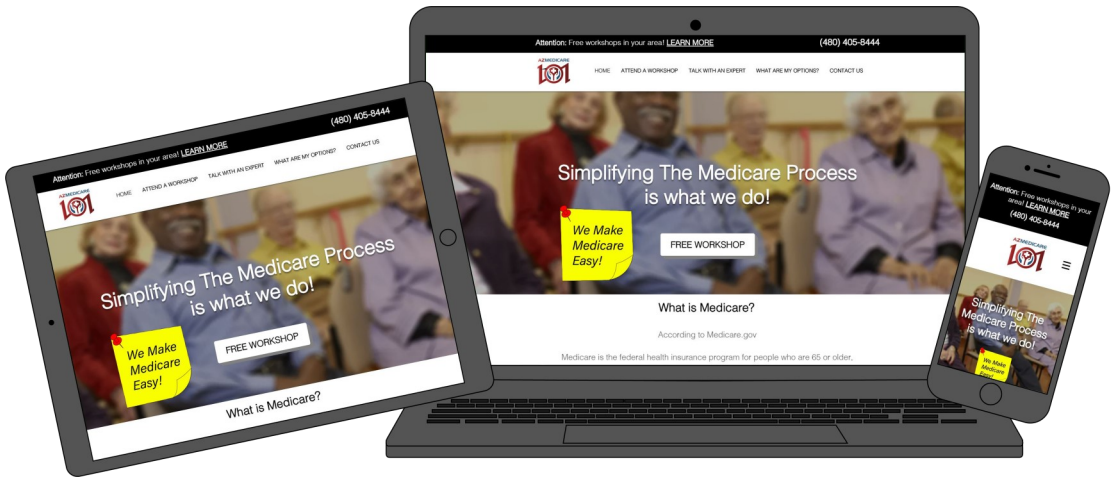
Highest Fixed Annuity Rates

Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	Guggenheim Life	3.10%
4 year	Oxford Life	3.35%
5 year	Sentinel Security Life	4.00%
7 year	Atlantic Coast Life	4.19%
10 year	Atlantic Coast Life	4.30%

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 10/01/18*

Visit us Online at www.AZMedicare101.org



HIGH INTEREST OPPORTUNITY!!!

L BONDS

The High Interest Alternative Investment You've Probably Never Heard Of!!!

GWG Holdings, the parent company of GWG Life, has taken a novel approach to the growing industry of life insurance settlement contracts, which are the sales of life policies by their owners in need of cash.

While its subsidiary, GWG Life, has been buying life settlement contracts at prices that exceed the surrender value of those contracts since its inception in 2006, GWG Holdings is also selling high-yield unrated bonds and preferred stocks to investors in search of yields that top those in the public bond and stock markets. The proceeds of those sales are used to finance the life settlement purchases.

A two-year unrated GWG "L" bond, for example, currently has a yield of **5.5%**, while a 3-year L bond is yielding **6.25%** and a 5-year bond **7.5%**. Investors can also purchase the firm's common stock, GWGH, which trades on the Nasdaq and is up over **44%** year-to-date and **24%** for the year, as of October 1st at $7.42 a share.

While the firm's shares are liquid assets, its L bonds are not. They are alternative investments fit for extra yield if you can live with the tradeoff of illiquidity.

Another big attraction of these investments is they are not correlated with other financial markets, unlike other alternative investments. REITs and BDCs [business development companies] tend to be highly correlated to real estate and high yield and life insurance isn't.

Investors pool their money to create a portfolio of policies which cumulatively have assets of $1.15 billion, according to GWG Life President Michael Freedman.

Advisors and investors should be aware of the risks of these unrated investments. Among them, the bonds are callable and can be redeemed by the issuer at any time and their interest payments are linked to the payout of the life insurance contracts that the company purchases from seniors.

If the company's assumptions about the life expectancies of those seniors prove to be wrong or if the life insurance companies that pay the face value of the policies GWGH has bought become insolvent the firm may not have enough funds on hand to make interest payments to investors. That, in turn, could affect the price of its preferred stock and common stock.

Investing in L Bonds may be considered speculative and subject to a degree of risk, including the risk of losing the entire investment. Life insurance assets in the secondary market is an evolving market and the firm's ability to invest in those assets at attractive prices materially depends on the continued growth of that market.

As of June 2018, the firm reported a portfolio of 1,010 policies with benefits worth $1.849 billion dollars. To date, it has sold about $900 million worth of L bonds, primarily through the independent broker-dealer channel representing over 5,000 advisors with a minimum investment of $25,000.

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 **Thursday, October 11th** **5:30pm to 6:30pm**	**Glendale Foothills Library** **Eagle Room** 19055 N. 57th Ave. Glendale, AZ 85308 **Monday, October 15th** **5:30pm to 6:30pm**	**Mesa Main Library** **Board Room** 64 E. 1st Street Mesa, AZ 85201 **Tuesday, October 16th** **5:30pm to 6:30pm**
Glendale Foothills Library **Hummingbird Room** 19055 N. 57th Ave. Glendale, AZ 85308 **Wednesday, October 17th** **1:30pm to 2:30pm**	**Fountain Hills Library** **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Thursday, October 18th** **1:30pm to 2:30pm**	**Glendale Main Library** **Large Meeting Room** 5959 W. Brown Street Glendale, AZ 85302 **Thursday, October 18th** **5:30pm to 6:30pm**
Mesquite Library **Meeting Room** 4525 Paradise Village Pkwy North Phoenix, AZ 85032 **Monday, October 22nd** **10:30am to 11:30am**	**Mesa Red Mountain Library** **RoadRunner Room** 6837, 635 N. Power Rd. Mesa, AZ 85205 **Monday, October 22nd** **5:30pm to 6:30pm**	**Mesa Dobson Library** **Meeting Room** 2425 S. Dobson Rd. Mesa, AZ 85202 **Tuesday, October 23rd** **1:30pm to 2:30pm**

Register online at
AZMedicare101.org

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

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

Scottsdale Appaloosa Library **Room 1** 7377 E. Silverstone Dr. Scottsdale, AZ 85255 **Tuesday, October 23rd** **5:30pm to 6:30pm**	**Scottsdale Mustang Library** **Discussion Room** 10101 N. 90th Street Scottsdale, AZ 85258 **Wednesday, October 24th** **1:30pm to 2:30pm**	**Peoria Sunrise Library** **Community Room** 21109 N. 98th Ave. Peoria, AZ 85382 **Wednesday, October 24th** **6:00pm to 7:00pm**
Mesa Red Mountain Library **Program Room** 6837, 635 N. Power Rd. Mesa, AZ 85205 **Thursday, October 25th** **1:30pm to 2:30pm**	**Mesa Dobson Library** **Meeting Room** 2425 S. Dobson Rd. Mesa, AZ 85202 **Monday, October 29th** **6:00pm to 7:00pm**	**Tempe Pyle Recreational Center** **Sedona Room** 655 E. Southern Ave. Tempe, AZ 85282 **Tuesday, October 30th** **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**