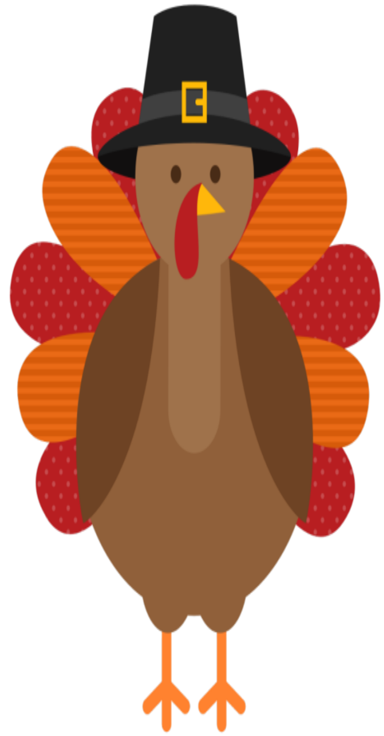
THE LYFE RETIREMENT ADVISOR

Volume 1, Issue 11 November 2018

Leading
Your
Financial
Education

Lyfe ADVISORS™



HOW TO PROTECT YOUR 401(K)

An In-Service Distribution Can Minimize Your Risk Before The Market Goes Into A Full Correction

By Thomas Shultz

A client recently walked into our office and put his 401(k) statement on my desk. He looked at me, pointed to the document and asked, "How do I make sure the same thing that happened to me in 2008 when the market crashed doesn't happen this time? I lost almost 40% of my account value then and now that I am only a few years away from retirement I can't afford for that to happen again."

We reviewed his statement, investment options and expenses, then considered his ability to lower risk inside the 401(k). Most 401(k) accounts have no option for cash or money market investments and usually the safest asset allocation models are called "Target Funds", which use a blend of mutual funds and bonds.

Unimpressed, his next question was, "Is there anything else I can do?" I then asked him if he'd ever considered an In-Service Distribution. He looked at me with a blank stare that immediately let me know he had no idea what I was talking about.

Most people diligently focus their energy on accumulating assets into their 401(k) or 403(b) employer plans, but they don't take the time to understand all the associated rules; specifically, in-service distributions and other options those plans may afford to them as they approach retirement age.

Most are aware they have the option to roll their employer plan over to an Individual Retirement Account (IRA) when they retire. However, very few know that they can take a distribution from the plan while they're still employed with the company. The employee must be over the age of 59 and a half to access most of their

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November Is Gobble Gobble Time!

Inside This Issue

funds and because of our most recent market crash in 2008/2009, most companies now offer this as an option to "Vested" employees. The In-Service Distribution allows you to initiate a tax-free, trustee-to-trustee rollover into an IRA while you're still employed, offering advantages heading into retirement. The rollover can be made from a traditional employer plan, a Roth employer plan or a combination plan.

Advantages of In-Service Distributions

Total Control: Once you roll employer plan dollars over to your IRA, you have total control and ownership of that investment. You can choose the investment strategy and the custodian without any restrictions, including unlimited withdrawal options. Under your employer's plan, you're restricted to the investments they select and face potential blackout periods, related fees and limited distribution options.

Diversification: If you opt to roll over your employer plan dollars, you'll be able to choose the investments you want in your IRA without being subject to the limited options of an employer plan. Or, you can use the In-Service Distribution to enjoy the best of both worlds by leaving some dollars in the employer plan and transferring some to your IRA.

Fees: IRA owners are able to shop and compare competitive fee pricing, which can result in savings compared to employer plan fees. Our clients often say, "Oh, there are no fees in my 401 (k)," but we know this isn't true. Under ERISA, Code sections 408(b) (2) and 404(a) (5) require all plan participants receive a full disclosure of fees related to their company plan, including indirect and direct compensation and services.

Disadvantages of In-Service Distributions

After-tax Dollars: Some qualified plans allow you to contribute after-tax dollars so be sure these monies are distributed to a Roth IRA or non-qualified accounts, as you don't want to co-mingle after-tax dollars with pre-tax dollars. If this happens, you will be required to complete IRS tax form 8606 every year thereafter on your federal taxes to inform the IRS what amount of after-tax money is in your pre-tax IRA. It's much easier to segregate the two balances and have 100% access to your after-tax dollars.

No Required Minimum Distributions (RMDs): Individuals are required to start taking their Required Minimum Distributions (RMDs) the year they turn 70½, or by April 1 the year following. The amount of money they must withdraw is based on the Single Life expectancy table or Joint Life expectancy table. If individuals do not take the appropriate distribution, the IRS can penalize them up to 50% of the RMD. Employees who remain working for the employer that houses their company plan do not have to take dollars out of the plan at age 70½ and can waive the RMD until April 1 the year after they retire. Exceptions also exist for pre-1987 403B plan dollars; check your company plan for more information.

Borrowing Availability: You may be able to take a loan from your company plan if the plan allows. You are not allowed to borrow money from a rollover IRA or contributory IRA.

Weighing the Pros and Cons

Our client had a pretty easy decision to make. His company plan offered many advantages to him as an employee, but as he learned more about IRAs and with his clear desire for safety, the best choice became evident. He could remain employed and keep contributing to his employer plan, while also diversifying his assets and laying the groundwork for his future retirement plan by taking advantage of an In-Service Distribution. As we all know, the needs of everyone are unique. Understanding your company's retirement plans, the options available to you and when they can be used can make a real difference in your personal retirement planning.

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MEET OUR TEAM

Thomas Shultz
Managing Partner
Registered Principal

Lillian McCord
Operations & Marketing Director

Dustin Graham
Associate Managing Partner

Rita Henderson
Customer Support Specialist

Salwa Hermansen
Insurance Advisor

Tyrone Armstrong
Insurance Advisor

Lenny Trujillo
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Trust & Estate Specialist

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Insurance Advisor

Michelle Bonitto
Insurance Advisor

Jennifer Uzarski
Insurance Advisor

Luis Blanco
Insurance Advisor

Marta Prigmore
Insurance Advisor

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WE APPRECIATE OUR CLIENTS

Maria F. referred by Julio J.
Thomas W. referred by Josefina V.
Francisco T. referred by Thomas L.
Tim & Anne F. referred by Sebastian W.
Jason G. referred by Luis K.
Viviane V. referred by Jorge P.
Richard & Kate S. referred by Sally F.
Rick R. referred by P.W.
Jon & Amber Y. referred by Gino W.
Mario F. referred by Tracey N.

Dean H. referred by Rita S.
Ramon T. referred by Robin K.
Barry and Bridget S. referred by Doris K.
Sarah S. referred by Dustin G.
Steve H. referred by Tom S.
Suzann C. referred by Liz D.
Doris M. referred by Priscilla B.
Tony Y. referred by Wendy G.
Terry & Dottie H. referred by Henry J.
Rosa D. referred by Ryan & April O.

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 TAKE VOLATILITY OUT OF YOUR RETIREMENT PORTFOLIO

October felt like 2008….

If you're like most, the stock market may be bringing you some motion sickness lately.

In October, the S&P 500 lost more than 10 percent at one point. And then, in the last few days, rebounded almost 4 percent.

During volatile days and weeks, experts on television often tell investors to sit tight and do nothing. However, as the longest bull market in history begins to draw down, it can be helpful to turn your attention to your own timeline.

A major correction in the stock market a day after you retire can put a permanent black mark on your retirement lifestyle.

Here's how you should react and plan for volatility as you near retirement.

When you're in your 40's and 50's, the biggest mistake middle-aged investors can make is to sell at the bottom of a bear market, and not begin to reinvest. Most people in this age range are 10 or more years out until retirement, which is typically more than enough time make it through a "bear market". A bear market begins when a major index, like the S&P 500 drops more than 20 percent.

During the 2008 downturn, the stock market (S&P 500) dove 56 percent. Depending on your investment allocation, it may have taken your investment portfolio between 2 and 5 years to recover.

During this time in your career, it's wise to make sure you have enough cash on hand, for big ticket expenses, like tuition and planned vacations. If you're invested all in stocks now, it's a good time to protect your gains, sell some winners, move into a higher cash positions and potentially short to mid-term fixed rate offerings.

When you're in your 60's and 70's, market volatility and risk should be felt like tremors around an earthquake. A major retirement meltdown doesn't typically occur after just one event. More often it's a series of decisions surrounding a major event/events. These events include: retirement, market correction, divorce, medical emergency, chronic illness, disability and or death.

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THE CONSERVATIVE APPROACH

HOW TO TAKE VOLATILITY OUT OF YOUR RETIREMENT PORTFOLIO

As the stock market swings up and down, you should be reminded to take stock in your investments, to understand the further reach that market risk can have on your money and how it can damage your lifestyle. Investors in their 60's and 70's must avoid becoming complacent and begin to prepare their investments to make sure they're ready to retire, and stay retired, successfully!

Being retired means being paid to live the life you want to live. This means giving your money the ability to give you a steady monthly paycheck to cover all those expenses that will never go away, and you won't have to fear to lose.

Sounds like a plan for success, right?

Sounds logical, right?

The biggest fear we hear from clients is running out of money and becoming a burden on a member of their family. So, it seems logical to do whatever you can to eliminate this basic fear.

However, we find that investors that are getting close to retirement sometimes need to be coaxed to reduce risk, build up cash reserves, create a steady income plan, and then, allocate for growth.

How much should you have in cash?

At least two years' worth of living expenses. That way if the bear market hits just before you retire, you won't need to dig into your portfolio at reduced prices.

How can I find out how much income I can get from my portfolio?

Great question. We encourage you to have it analyzed by an independent financial advisor that utilizes both investment and insurance based financial products. Investments can provide the opportunity for growth, and insurance investments can provide the guarantees for your lifestyle.

We'd love to help you. We'd be honored for the opportunity to help you and your family lead a successful retirement. If you'd like our opinion, please reach out to our office for a no-strings attached, professional analysis of your portfolio.

LYFE Advisors is committed to **L**eading **Y**our **F**inancial **E**ducation.

Yours in financial wellness,

Dustin M. Graham, CRPC

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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 journey exploring the many diverse adventures that I have come to enjoy!

MacDonald's Ranch (Scottsdale, AZ)

Every October my family takes a trip to MacDonald's Ranch for the Annual Pumpkin Patch Festival in Northern Scottsdale.

We always take canned goods for their annual food drive for the Desert Mission Food Bank. This year we had to wait until the last weekend to visit due to the rainy weather.

My grandson loves all of the western games such as corn hole, horseshoes, lasso the bull, milk the cow and the duck races just to name a few. Other great activities are the petting zoo, the hay maze, panning for gold, pedal car race, and the mechanical bull.

This year we chose to ride the hay wagon to the pumpkin patch rather than their tractor locomotive train. We finished off our day with a meal there at Blazing Barbeque.

Their pulled pork sandwich is great! There is also an old western town to visit on the property.

MacDonald's Ranch has many other activities throughout the year and is considered one of the premier horseback riding stables in the Phoenix metropolitan area.

Sincerely,
Rita Henderson

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Health Care Hacker

Hack #5

Behind The Scenes On How Medigap Policies Determine Their Premium

Medigap policies come in 3 main types. There are attained age, issue age and community rated policies offered by various insurance carriers. There is one thing you should understand about all three types of policies, and that's that they will **ALL** have rate increases.

Community Rated

The first type of rating for Medigap policies is community rated. Everyone in the community will be charged the same base rate if they enrolled in the same plan. Things like gender may not affect the rate at all. There are only a few community rated Medigap insurance companies out there. Usually these companies offer discounts up front for younger policyholders. However, the price increases as you get older because they reduce your discount as you age. We often also find the starting rate is higher than some of the other Medigap policies offered in the area. In the long run, these policies may not be as cost-effective as choosing the plan with the best rate when you first enroll and the most stable history of rate increases.

Issue Age Medigap Policies

The second type of rating for Medigap policies is Issue Age. This means that you buy your policy based on your age at the time of application. Someone who is 70 will pay a higher premium when they purchase than their neighbor who is 65. However, once the policy is issued, it will never go up specifically based on your age. Premiums will still go up annually for things like inflation and rising costs of healthcare. Although your policy won't increase specifically because you had a birthday, your insurance carrier will still raise rates over time. The insurance company can still increase rates for all policies in a certain class across that state and particular zip code. Most carriers have such an increase once per year. Not all insurance companies offer Issue Age Medigap policies. In some states they are more common than others, but they are increasingly hard to find. The states where the policies are still readily available are Arizona, Georgia, Idaho, Florida, Missouri and New Hampshire.

Attained Age Medigap Policies

The third and final type of rating for Medigap policies is Attained-age. These policies, on the other hand, increase in price as you get older. Typically, the insurance company has only a small increase for your attained age though. Most of the time these policies are more expensive when you purchase them than an issue-age. They are certainly worth comparing so that you get the policy that you feel offers the best financial outlook.

Which Type Is The Best?

In states where Attained Age is the only option, we often find that they work out to be cost-effective in the long run. **However, in states where Issue Age policies are still available, they work out great!**

In the end, just remember that all three types of plans will have rate increases over time. So, all you need to do is to choose a company with a competitive rate right now that also has a good history of low rate increases.

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How To Celebrate Your Dog's Birthday!

Dogs give unconditional love, make you laugh and extend your lifespan. Plus, they guard your home! So once a year show your appreciation for all these canine services by celebrating your dog's birthday.

HAPPY 12TH (84 in human years) BIRTHDAY TO MY BOY ADOBO!!

Don't fret about looking silly spoiling your pooch. Somewhere between half and a quarter of all owners celebrate their dog's birthday. If your pal was adopted or came from the local pound, chances are you won't know its date of birth, so you instead can celebrate a ''Gotcha Day".

If you want to be a loving pet parent here are a few ideas to mark your dog's big day…

Spend Quality Time Together
The best gift is your time. You are your dog's best friend, so dogs are overjoyed when you give them your undivided attention. Take your dog for an extra-long walk in the park, or let Fido romp in the waves at the beach. A tour of the local pet stores with all their smells and sights can also be fun. And at the end of the day, snuggling up with your pooch will reinforce your bond.

Throw A Party
Okay, so this might sound a bit over the top. But it doesn't have to be a formal party or even fancy dress. Dogs are highly social animals and spending some extra time with their buddies combined with loads of attention will make their day.
If you use a local park for walks, arrange to meet your dog's friends (and owners). You can even bring a picnic of doggie snacks. Alternatively, if you have a big garden, invite them over for a day of fun and play.

Bake A Cake!
Baking a dog cake is very easy and you probably already have all the ingredients. Just make sure you don't use unhealthy things for dogs like chocolate. Peanut butter and cheeseburgers are my dog's favorite.
If it's a hot day, frozen treats will be a pleasant surprise for your faithful companion. You will find plenty of simple recipes on the internet.

Your dog may not necessarily understand the concept of birthdays but celebrating will reinforce your bond with them. Just don't be a miser. Remember you are cramming seven years into every one birthday. **Do what makes them happy, let them be dogs!**

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Sudoku

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

October Sudoku Solution

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

November Quiz

Question 1:
What year was the celebration that is most commonly considered to be the first Thanksgiving?

a. 1619
b. 1452
c. 1621

Question 2:
How long did the first Thanksgiving celebration last?

a. 4 hours
b. 3 days
c. 2 weeks

Question 3:
Under which president did Thanksgiving become an annual holiday?

a. Abraham Lincoln
b. Donald Trump
c. George Washington

Answers for October

Question 1: What was never a name for Halloween?
a. **Hallowmas**

Question 2: On which holiday do Americans spend the most money on candy?
a. **Easter**

Question 3: From which modern day country does Halloween originate?
b. **Ireland**

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BREAKING MEDICARE NEWS!!!

MEDICARE RELEASES 2019 PREMIUMS, DEDUCTIBLES; COVERING THE BASES

What is the Medicare Part B premium for 2019?

The Centers for Medicare and Medicaid Services announced that the base 2019 Part B premium will be $135.50 a month.

If you are considered a higher earner, you will pay more than the base rate of $135.50 a month for Medicare Part B. Higher earners pay $135.50 a month plus a pro-rated income-related monthly adjustment amount.

SSA defines higher earners as individuals with modified adjusted gross income above $85,000 per year or couples (who file taxes jointly) with modified adjusted gross incomes above $170,000 per year.

Below is a breakdown of the 2019 Part B monthly premium costs:

1. Beneficiaries filing individual tax returns **($85,000 and below)** and beneficiaries filing joint tax returns **($170,000 and below)** will have $0 for the income-related monthly adjustment amount and will pay $135.50 for total monthly Part B premiums.
2. Beneficiaries filing individual tax return **($85,001 to $107,000)** and joint tax returns **($170,001 to $214,000)** will have $54.10 for the income-related monthly adjustment amount and will pay $189.60 for total monthly Part B premiums.
3. Beneficiaries filing individual tax returns **($107,001 to $133,500)** and joint tax returns **($214,001 to $267,000)** will have $135.40 for the income-related monthly adjustment amount and will pay $270.90 for total monthly Part B premiums.
4. Beneficiaries filing individual tax returns **($133, 501 to $160,000)** and joint tax returns **($267,001 to $320,000)** will have $216.70 for the income-related monthly adjustment amount and will pay $352.20 for total monthly Part B premiums.

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5. Beneficiaries filing individual tax returns **($160,001 to $500,000)** and joint tax returns **($320,001 to $750,000)** will have $297.90 for the income-related monthly adjustment amount and will pay $433.40 for total monthly Part B premiums.

6. Beneficiaries filing individual tax returns **($500,001 and above**) and joint tax returns **($750,001 and above)** will have $325 for the income-related monthly adjustment amount and will pay $460.50 for total monthly Part B premiums.

If you are a higher earner and have questions about your monthly Medicare Part B premium, contact Social Security for more information at 1-800-772-1213 or visit www.ssa.gov.

What are the Medicare Part A and Medicare Part B deductibles for 2019?

The Part B (medical) deductible will be **$185** per calendar year, up $2 from 2018. The Medicare Part A (hospital) deductible will be $1,364 per benefit period. Please note that Part B is a calendar year deductible; Part A has a benefit period deductible. Below is an explanation of a benefit period.

The Medicare Part A deductible is not set on a calendar year basis; the Medicare Part A deductible is for a benefit period. The "Medicare and You" handbook states a benefit period begins on the day you are admitted into a hospital; the benefit period ends when you haven't received any inpatient hospital care or inpatient skilled nursing care for 60 days in a row.

If you are admitted back into the hospital after one benefit period has ended, you are now in a new benefit period and you are responsible for a new Part A deductible.

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Medicare Supplement Rates

Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	F	Humanadental	$117.96
Male	65	F	AARP United Healthcare	$131.78
Female	65	G	Humanadental	$96.92
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	Humanadental	$123.85
Male	66	F	AARP United Healthcare	$138.58
Female	66	G	Humanadental	$101.79
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 11/01/2018*

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	Citizens Access	2.70%
2 year	Citizens Access	2.90%
3 year	Citizens Access	3.05%
4 year	Citizens Access	3.10%
5 year	Citizens Access	3.15%

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 11/01/18*

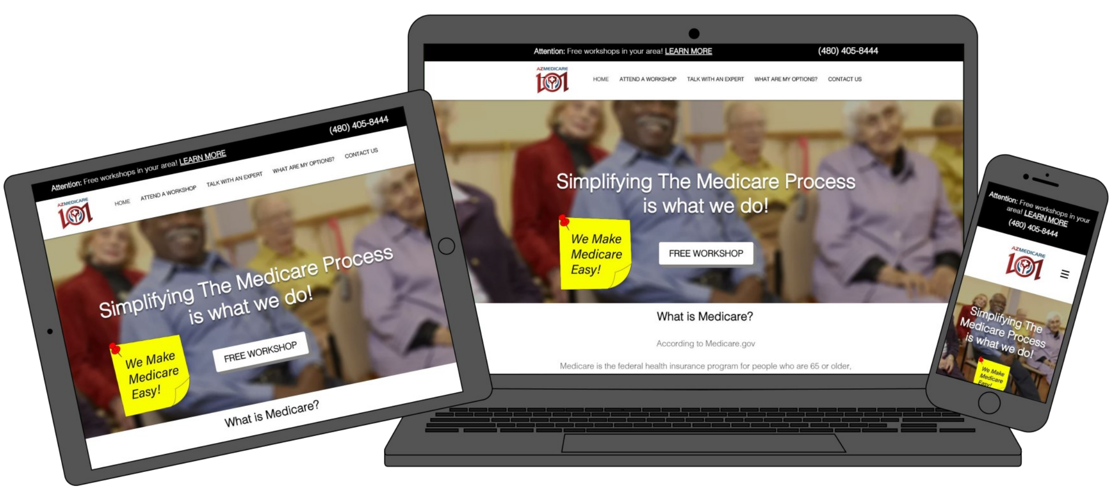
Highest Fixed Annuity Rates

Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	Guggenheim Life	3.10%
4 year	Oxford Life	3.45%
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 11/01/18*

Visit us Online at www.AZMedicare101.org



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WHERE TO PARK CASH IN A VOLITALE MARKET

CD's vs. BONDS

Which Is The Better Investment TODAY ?

The answer is, that depends. In a volatile market, investors may look to cds and bonds as safe havens. CDs and bonds entail lower levels of risk than investing in stocks while also producing interest income.

They're not identical, however, and they can be affected differently by things like rising interest rates and changes in the market. Understanding how CDs and bonds compare can help you determine whether one or both investments belong in your portfolio.

Measuring CD and Bond Returns

CDs and bonds operate differently in generating returns. Both are affected by the current interest rate environment, albeit differently.

When the Federal Reserve institutes rate hikes, banks typically increase CD rates correspondingly. A higher rate translates to more interest earned. Conversely, when interest rates are low, the rates on CDs drop, meaning lower yields for investors. Rising interest rates are a good thing for CD investors.

That's not necessarily the case for bond investors. Bonds and interest rates typically have an inverse relationship. When rates are low, bond prices are high; when rates rise, bond prices fall. If you own bonds in a rising rate environment, the prices of those bonds will decline.

However, bonds aren't all affected equally by rising rates. Bonds that have a longer maturity term tend to see more of an impact than those with a shorter term. A 10-year bond, for example, will be more sensitive to changes in interest rates than a 2-year bond. If your bond portfolio is primarily composed of long-term bonds, the returns from CDs could easily outpace bond yields.

Safety vs. Liquidity

Aside from returns, the safety and liquidity of CDs versus bonds is another key consideration. All things being equal, CDs and bonds are both safer than stocks or mutual funds. But when interest rates rise, bonds may become more of a gamble if their yield potential is diminished.

The advantage that bonds have over CDs is liquidity. While it's possible to liquidate a CD, banks often charge a penalty for doing so ahead of the CD's maturity date. If you're charged a stiff penalty for withdrawing a CD early, that could erase any benefit associated with higher rates.

The Bottom Line

CDs and bonds can both be attractive to investors for different reasons but whether to invest in one over the other often hinges on what's happening in the broader market.

When interest rates rise, for instance, bonds may lose some of their luster, while CDs grow more appealing. On the other hand, if you're investing in short-term bonds, they may offer greater liquidity than a CD, while still producing solid yields.

Weighing the advantages and disadvantages of both against the backdrop of where the market is currently – and where it's headed – can help you decide where to put your investment dollars.

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

Mesa Red Mountain Library **RoadRunner Room** 6837, 635 N. Power Rd. Mesa, AZ 85205 **Tuesday, November 13th** **5:30pm to 6:30pm**	**Mesquite Library** **Meeting Room** 4525 Paradise Village Pkwy North Phoenix, AZ 85032 **Wednesday, November 14th** **1:30pm to 2:30pm**	**Mesa Main Library** **Board Room** 64 E. 1st Street Mesa, AZ 85201 **Thursday, November 15th** **1:30pm to 2:30pm**
Tempe Pyle Recreational Center **Sedona Room** 655 E. Southern Ave. Tempe, AZ 85282 **Thursday, November 15th** **5:30pm to 6:30pm**	**Fountain Hills Library** **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Monday, November 19th** **1:30pm to 2:30pm**	**Mesa Dobson Library** **Meeting Room** 2425 S. Dobson Rd. Mesa, AZ 85202 **Monday, November 19th** **6:00pm to 7:00pm**
Mesa Red Mountain Library **RoadRunner Room** 6837, 635 N. Power Rd. Mesa, AZ 85205 **Tuesday, November 20th** **1:30pm to 2:30pm**	**Peoria Sunrise Library** **Community Room** 21109 N. 98th Ave. Peoria, AZ 85382 **Monday, November 26th** **5:30pm to 6:30pm**	**Fountain Hills Library** **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Tuesday, November 27th** **5:00pm to 6:00pm**

Register online at AZMedicare101.org

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

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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

Glendale Main Library **Small Meeting Room** 5959 W. Brown St. Glendale, AZ 85302 **Wednesday, November 28th** **5:30pm to 6:30pm**		**Glendale Foothills Library** **Hummingbird Room** 19055 N 57th Ave. Glendale, AZ 85308 **Thursday, November 29th** **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**