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Bad News For Bond Owners

By Thomas Shultz

In the original 1976 film, *Bad News Bears* with Tatum O’Neil and Walter Matthau, the Bears lose the final game, but they celebrate anyway because they played well. As the saying goes, how you play is more important than winning, but retirement is one game nobody wants to lose.

Investors who are relying on traditional allocations inside a stock/bond portfolio for their current or future income needs will want to pay attention to the signs of changing market conditions. Well-known money managers in the field are saying that the bear market in bonds has begun and some even predict a historic crash. Learn why this is happening, the bearing it might have on your retirement accounts, and what you can do to protect yourself.

HERE’S THE SITUATION

Investors are taught to follow some version of the 60/40 portfolio model during their accumulation years. This formula allocates 60 percent of a portfolio into stocks for aggressive growth and 40 percent into bonds for protective measures. Our parents and grandparents relied on bonds as a fixed investment that could provide a more secure counterpoint to the variability of stock rates. Some investors allocate an even heavier portion of their portfolio into bonds as the time of retirement nears. Our economy has enjoyed a period of prolonged and sustained growth since 2009, stimulated in part by a low-interest rate environment and low inflation. We are now seeing the first signs that all of this is changing. Officials predict that the Federal Reserve will raise interest rates at least three times during 2018, with the first rate hike last month. The benchmarks for 10-year treasury yields are already climbing, bond prices are rising, and investors are bracing for inflation.

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Spring is here!

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WHY THIS MATTERS

Bonds have an inverse relationship to interest rates: they perform best when interest rates are moving lower, and worst when interest rates are going up. For the last 30 years, investors have been buying bonds as interest rates move downward, which means the value of the bond when sold would rise and the investor would earn a premium. Now, however, interest rates are going up.

As new, higher-interest bonds become available, the value of lower-interest bonds falls. Furthermore, as an economy in the late stages of accelerated growth, some economists point to signs that interest rates may rise even faster than what the Federal Reserve is signaling. Not only could your portfolio lose money but buying the things you need could also become even more expensive.

WHAT YOU CAN DO

If bond funds represent a sizable portion of your income during retirement, then your lifestyle could be in jeopardy during the next 10 to 20 years as interest rates rise and inflation make its upward trajectory. Bond substitutes do exist. Now might be the perfect time to take a look at what those options are before rates go higher and your portfolio starts losing ground.

There are many life insurance solutions that can give you market-linked returns without the risk of a downside when things in the economy change. Fixed and indexed annuities currently offer returns that are competitive with bonds, but with the security of principal protection. Some of these solutions also come with death benefits that leverage your money, give access to liquid funds, or the option of lifetime income, for a single individual or both you and your spouse.

The future of the stock market is uncertain, but the future of your retirement income doesn't have to be. Schedule an appointment with us to talk about your income needs today. If the money you need to rely on for retirement is sitting at risk, the time to take action is now, before disaster strikes. Reach out to us today. We're happy to help, and our advice comes to you with no strings attached.



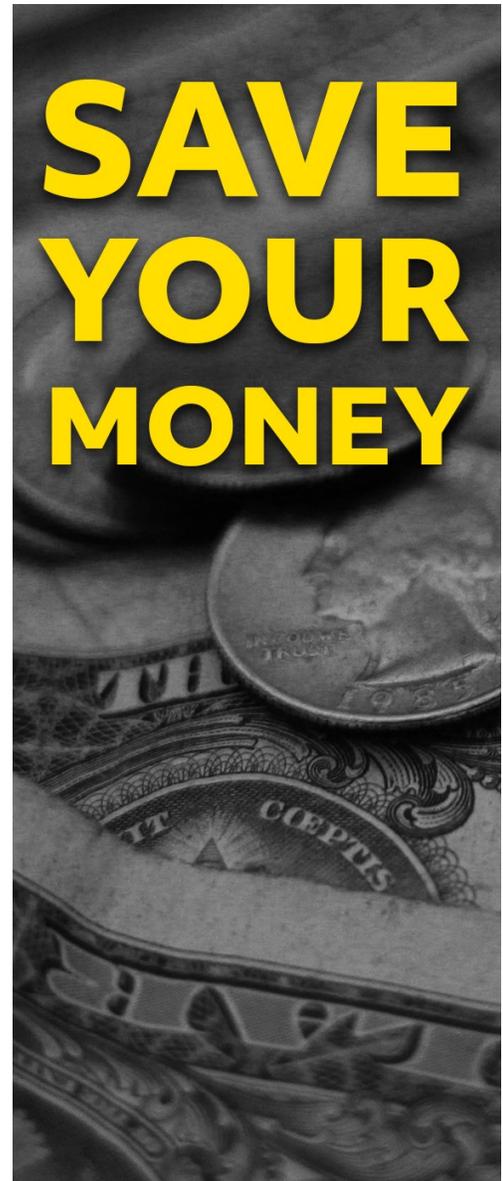
Health Tip of the Month

By Thomas Kee



Stretching daily and keeping active is important at any age. Yoga is a great way to keep yourself limber and a form of low-impact strength training. Yoga doesn't require any specialized equipment, just room to stretch and an optional mat for comfort. You can get started by finding a local class, one of the many beginner books out there, or learn online through YouTube. A yoga session can range from a simple 10-minute morning stretch routine to an hour long class. Yoga can fit into any schedule and can be done almost anywhere. See the list below for some benefits to giving yoga a try this year.

- Weight reduction
- Relief of back pain
- Increased flexibility
- Improved respiration
- Increased muscle strength and tone

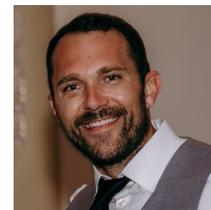


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Call us today
(480) 626-0296
or visit us online
www.lyfeadvisors.com

Financial Tip of the Month

By Dustin Graham



Two of the biggest worries I hear are:

1. I might run out of money.
2. I won't be able to take care of myself.

In a perfect world, retirement would look like it does in a magazine ad or in commercials. Visualize yourself and your spouse taking the boat out, visiting your lake home while the grandkids are visiting for the summer. There are bright blue skies and carefree smiles until we draw our last breath.

The reality is, this glorious phase of life brings far more stress and worry than folks want to believe. A lot of precious time is spent planning doctor appointments and reacting to medical ailments. You want, and need, your health to cooperate so you can enjoy the fruits of your 40 plus years of working and saving for the golden years.

However, we have learned 70% of the Americans over 65 will require some form of long-term care. In some instances, far earlier than we'd like for it to. For married couples, the likelihood is higher, a 96% chance. For "average" care the costs can be astronomical. In Maricopa County, a private room in a nursing home will set you back over \$8,300 per month... almost \$100,000 per year! And in 10 years, the same room is projected to cost over \$11,000 per month!

Too many families are facing this reality without any actionable plan for long-term care. Many families will pull money from their retirement savings, further compounding the financial situation for the surviving spouse and family. Long-term care planning is like fixing a leak in your roof. The longer you wait, the more expensive it becomes.

Please, for yourself, your family, and your loved ones DO NOT wait any longer to have this conversation. You have far more options available to help alleviate the burden of a tragic situation than you think. New solutions are far more inclusive and can keep you in control of your care.



Are You Prepared?

By Tyrone Armstrong

As we all know, one of the biggest concerns we have is being taken care of with the best possible care in the event of an illness or accident that leaves us in a position of needing assistance with daily functioning. A lot of times at a young age, we tend to think we're immune to these types of events happening to us but as you look around you, unfortunately, the reality is none of us are immune to it. Not only would a person have to deal with such an event happening to them, but would also have to worry about how would they pay for such care if needed. Health insurance only pays for doctor and hospital bills, Medicare only covers short-term skilled nursing home care, and Medicaid only pays if your assets are very limited. With that being said, if you need long-term care due to an accident or serious illness, you will be paying this massive cost out of pocket which can deplete your funds fast. The risk of you needing this extra care after 65 is 70%! And 95% of couples! That's staggering! So let me ask you. Have you thought about your parent's long-term strategy? Also. If I can show you a way to leverage your dollars, would you be interested in hearing about it? There are some things in life you can't afford not to have.

Do you know IRMAA?

By Amber Doig



You may already be familiar with IRMAA. I'm not the Irma who lives on your street. I am referring to the Part D income-related monthly adjustment amount (IRMAA).

Individuals with Medicare who pay a higher Part B premium because their modified adjusted gross income is above the threshold (i.e., more than \$85,000 for an individual and \$170,000 for a married couple) also have to pay a slightly higher portion of their Medicare Part D plan premium. This surcharge to Part D is IRMAA, and less than 5% of the Medicare population is affected by it.

The Part D IRMAA is calculated and based on a percentage of the Part D national base beneficiary premium amount. The Part D IRMAA for 2018 will be slightly lower than that of 2017. In 2018, those with higher incomes will pay (in addition to their Part D premium) the following based on their annual income:

- \$0.00 (individual income of \$85,000 or less; joint income of \$170,000 or less)
- \$13.00 (individual income between \$85,001- \$107,000; joint income between \$170,001-\$214,000)
- \$33.60 (individual income between \$107,001-\$133,500; joint income between \$214,001-\$267,000)
- \$54.20 (individual income between \$133,501- \$160,000; joint income between \$267,001-\$320,000)
- \$74.80 (individual income above \$160,000; joint income above \$320,000)

Medicare Part D beneficiaries affected by the 2018 IRMAA will receive a letter from the Social Security Administration notifying them of their Medicare Part D plan premium increase. The amount of your IRMAA will be directly deducted from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefits. If there are not sufficient funds in your government benefits, then Medicare will bill you directly. If you do not pay your IRMAA, you will be involuntarily disenrolled from your Medicare Part D or Medicare Advantage plan and may be without Medicare plan coverage for the remainder of the year.

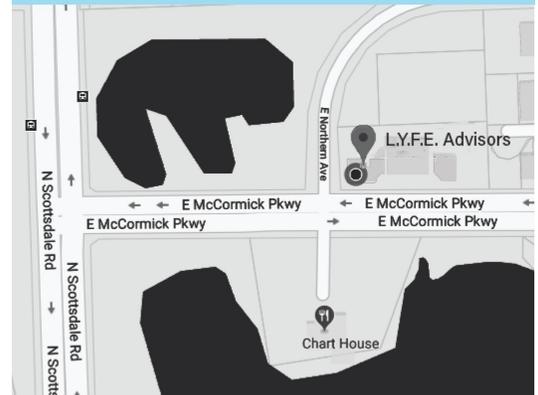
It's also important to note that the IRMAA charge is based on the prior year income. So if your income decreases in the current year, your IRMAA charge will not lower until the following year.

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.



Medicare Supplement Rates
Lowest Medicare Supplement Rates
For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	F	Everest Reinsurance Co.	\$140.31
Male	65	F	AARP United Health	\$143.12
Female	65	G	Assured Life	\$110.75
Male	65	G	United Healthcare	\$121.20
Female	65	N	Greek Catholic Union	\$90.54
Male	65	N	AARP United Health	\$94.80
Female	66	F	Everest Reinsurance Co.	\$140.31
Male	66	F	AARP United Health	\$149.92
Female	66	G	Assured Life	\$110.75
Male	66	G	AARP United Health	\$126.97
Female	66	N	Greek Catholic Union	\$90.54
Male	66	N	AARP United Health	\$99.33

Rates are accurate at the time of production. Included in the list are fraternal organizations, and service organizations and carriers with ratings above B+.
 *Source: JSA effective dates 4/01/2018

Interest Rates
Highest CDs and Share Rates
Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	EverBank	1.75%
2 year	Popular Direct	2.00%
3 year	EverBank	2.10%
4 year	EverBank	2.20%
5 year	Capital One 360	4.45%

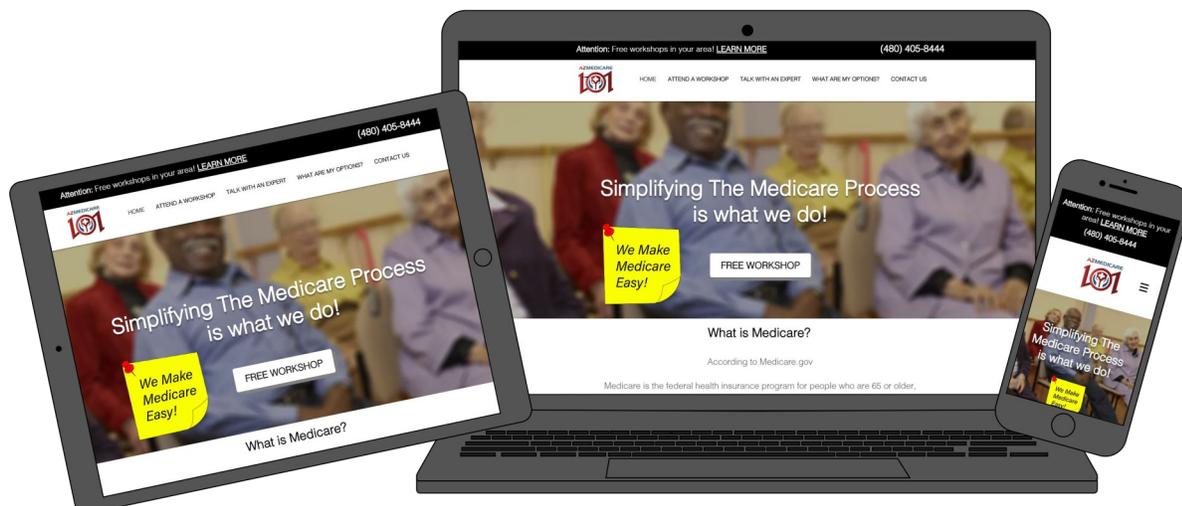
Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NAFCU Insurance. *Source: BankRate.com 04/01/18

Highest Fixed Annuity Rates
Highest Arizona Rates

Duration	Institution	Yield to Maturity*
1 year	Not currently available	N/A
2 year	Not currently available	N/A
3 year	Delaware Life	2.10%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.35%

Rates are accurate at the time of production. Excluded from the list are fraternal organizations, service organizations, and carriers with ratings below B *Source: AnnuityRateWatch 04/01/18

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Life Health Annuities

Medicare Workshops

45-Minute 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

<p>Glendale Foothills Branch Library Quail Room 19055 N 57th Ave Glendale, AZ 85308 April 16 Monday 1:30PM to 2:15PM</p>	<p>Glendale Main Library Small Meeting Room 5959 W Brown St. Glendale, AZ 85302 April 16 Monday 5:30PM to 6:15PM</p>	<p>Phoenix Mesquite Library Meeting Room 4525 Paradise Village Pkwy N Phoenix, AZ 85032 April 17 Tuesday 1:30PM to 2:15PM</p>
<p>Scottsdale Mustang Library Book Discussion Room 10101 N 90th St. Scottsdale, AZ 85258 April 17 Tuesday 5:30PM to 6:15PM</p>	<p>Glendale Main Library Small Meeting Room 5959 W Brown St. Glendale, AZ 85302 April 18 Wednesday 1:30PM to 2:15PM</p>	<p>Scottsdale AZ Medicare 101 Office Conference Room 7400 E McCormick Parkway, Ste A-100 Scottsdale, AZ 85258 April 18 Wednesday 5:30PM to 6:15PM</p>
<p>Phoenix Mesquite Library Meeting Room 4525 Paradise Village Pkwy N Phoenix, AZ 85032 April 19 Thursday 1:30PM to 2:15PM</p>	<p>Glendale Foothills Branch Library Quail Room 19055 N 57th Ave Glendale, AZ 85308 April 19 Thursday 5:30PM to 6:15PM</p>	<p>Scottsdale Mustang Library Book Discussion Room 10101 N 90th St. Scottsdale, AZ 85258 April 20 Friday 1:30PM to 2:15PM</p>
<p>Scottsdale AZ Medicare 101 Office Conference Room 7400 E McCormick Parkway, Ste A-100 Scottsdale, AZ 85258 April 20 Friday 5:30PM to 6:15PM</p>	<p>Chandler Ironwood Library Meeting Room 4333 E Chandler Blvd Phoenix, AZ 85048 April 24 Tuesday 1:30PM to 2:15PM</p>	<p>Tempe Pyle Recreation Center Meeting Room 655 E Southern Ave Tempe, AZ 85282 April 24 Tuesday 5:30PM to 6:15PM</p>
<p>Fountain Hills Library Conference Room 12901 N La Montana Dr Fountain Hills, AZ 85268 April 25 Wednesday 5:30PM to 6:15PM</p>	<p>Chandler Ironwood Library Meeting Room 4333 E Chandler Blvd Phoenix, AZ 85048 April 26 Thursday 1:30PM to 2:15PM</p>	<p>Tempe Pyle Recreation Center Meeting Room 655 E Southern Ave Tempe, AZ 85282 April 26 Thursday 5:30PM to 6:15PM</p>
	<p>Fountain Hills Library Conference Room 12901 N La Montana Dr Fountain Hills, AZ 85268 April 27 Friday 1:30PM to 2:15PM</p>	

Register online at AZMedicare101.org

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Clients of the Month

Thank you to all of the great people we serve. You are the reason we do what we do. Thank you for spreading the word and helping us serve even more people the LYFE Advisors way.

David C. referred by Mr/Mrs. Ira G.
 Naoki T. referred by Hanako S.
 Larry L. referred by Mr/Mrs. Gary D.
 Wu J. referred by Jun A.
 Michelle D. referred by Hannah H.
 Arin H. referred by Mr/Mrs. Daniel A.

Mary F. referred by Bill G.
 Ross O. referred by Mr/Mrs. Nathan E.
 Gordon M. referred by Mr/Mrs. Linus T.
 Johan S. referred by Dagmar H.
 Sven B. referred by Mr/Mrs. Kerry S.
 Lucille B. referred by Mr/Mrs. Frankie S

Jason M. referred by Mr/Mrs. Ricard H.

We appreciate your referrals!

Your referrals are a gift 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 to spread the LYFE Advisors message.



THANK YOU!

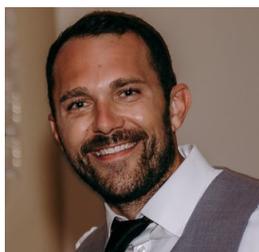
MEET THE TEAM



Thomas Shultz is the managing partner and founder of LYFE Advisors. Thomas has been a leader in the insurance industry for over a decade. He brings a new approach to the insurance industry that puts the needs of the client first.



Lillian McCord is our marketing director. A world traveler, Lillian is a native Puerto Rican who has lived in Italy and Belgium before moving to Arizona. She received her MBA from the University of Phoenix in Business Administration



Dustin Graham has a passion for helping others, and retirement planning is a fulfillment of this passion. Specializing in retirement planning for the past 10 years, Dustin’s main goal each day is to help families reach their retirement financial goals.



Amber Doig came from a background in banking and has hit the ground running with LYFE Advisors. She is passionate about bringing the concept of people helping people to everything she does.



Thomas Kee is a passionate creative, specializing in graphic design and illustration. He makes the brand work across a wide variety of platforms. Thomas keeps the brand consistent and speaks the LYFE Advisors story.



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



Luis Blanco started his career in finance back in 2007 working for a national brokerage firm. He brings his years of experience to LYFE Advisors. He looks forward to assisting you to reach your financial goals.



Heather Skoog left college to gain real life experience in a professional environment. She has a passion for Computer Sciences and Programming languages, as well as a love for helping others achieve greatness for their financial future. She aims to serve and cannot wait to do just that for you!



Tyrone Armstrong specializes in tailor fitting different types of insurance products that fit his clients needs. He served in the military and takes pride in helping people protect themselves and their families, which in return gives his clients a bright future to look forward to.



Tina Wagoner has worked in healthcare for 17 years, specializing in long term care. Tina is an active advocate and participant in the National Association of Professional Women. Licensed in life & health insurance in over 15 states, she is dedicated to ensuring proper long-term decisions and planning.



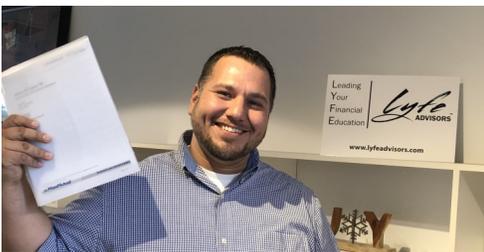
Salwa Hermansen provides the best of herself to help others succeed in achieving their financial goals. Consistently striving for personal growth in the industry and enhancing her leadership skills to inspire others to dream big and achieve anything. Salwa provides the opportunity to anyone who is searching for a trusted and caring advisor.



Jennifer Uzarski has been specializing in the senior market for over 14 years and is extremely versed on Medicare. She is licensed in both health and life insurance in Arizona and Michigan. Jennifer received her Bachelor's Degree from Western Michigan University and lives in the Phoenix area with her three children.



Michelle Bonitto, A graduate of Hamilton College, Clinton, New York, has been on the business front lines as an entrepreneur, manager and sales executive. Michelle found her passion in teaching people the importance of financial protection, saving, and planning. She is also an accomplished artist.



Sudoku

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

March Sudoku Solution

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

Quiz

Question 1: Sphagnum is what type of plant?

- a. Moss
- b. Tree
- c. Flower

Question 2: Which US President was the first to occupy The White House?

- a. George Washington
- b. John Adams
- c. Samuel Adams

Question 3: *Tristan und Isolde* was a work by which German composer?

- a. Schumann
- b. Brahms
- c. Wagner

Answers for March

Question 1: Googol is a number written as the numeral 1 followed by how many zeros?

- a. 100

Question 2: How many wings does a bee have?

- b. 4

Question 3: What does the Latin phrase 'Lapsus linguae' translate to in English?

- c. A slip of the tongue



Happy Bengali New Year!

Bangladesh Association of Phoenix is Cordially Inviting you to attend the Bengali New Year Celebration called “Baishakhi Mela”. Please come with your friends and family, there will be tons of fun—cultural programs, booths selling traditional foods, jewelry, apparel, and plenty more!

Venue: Kiwanis Park, Tempe AZ

Date & Time: April 15, 2018. From 12PM to 6PM

Bangladesh Association of Phoenix

bd.asc.phx@gmail.com



Family Caregiver Workshop

Learn all 28 nuggets of wisdom from caregivers

Learn:

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- What to do when a hospital visit turns into a stay.
- How to protect your finances.
- How to manage medical bills.
- And a whole lot more!

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**1 hour
interactive
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At 5:30PM**

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- **The Power Of Guaranteed Income For Life.**
- **What Insiders Are Doing Now That Should Have You Worried!**

Join us for a **FREE** financial workshop at our offices!

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**1 hour
interactive
workshop**

**Monday, April 23
At 5:30PM**

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