

Leading  
Your  
Financial  
Education



## How to Know When You've Outgrown Your Financial Advisor

*By Thomas Shultz*

When it comes to your financial advisor, breaking up can be hard to do. Changing financial advisors can feel almost the same as splitting up a romance, as the intimacy of financial knowledge can be deeper than the bonds of marriage. We've had clients tell us things they haven't even mentioned their wife or husband. While the performance of your retirement savings over time is an obvious metric by which to judge your financial advisor, the relationship often ends for more emotional reasons, experts say.

Here are some signs it's time to find an advisor that speaks the same language as their clients.

### Are You Afraid To Call Your Financial Advisor?

If you're having trouble picking up the phone to ask a financial question, that's a bad sign. If you're not calling because you don't think your concerns are important, or you feel like, 'they're too busy — I don't want to bother them,' those are big red flags.

Ask yourself, why are you afraid to call? If past calls weren't promptly returned, or the conversation felt rushed once you connected, then it may be time to examine whether this is working out. Some may feel like they are small potatoes compared to their advisor's other [wealthier] clients ... but you shouldn't feel that's a problem. This is all the money you have in the world, and that deserves full attention.

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*June is bringing the heat!*

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## They Dismiss Your Input

Folks hire a financial advisor to tap into the advisor's knowledge and expertise. But that doesn't mean a financial advisor should assume free rein over your investments. After all, it's your money on the line, (not theirs) so they ought to be responsive to your feedback.

If your advisor constantly pushes you toward products you don't feel comfortable investing in or waves away from your concerns without taking the time to address them, that's a sign that they're not tuned in to your needs.



## You Can Never Track Them Down

A good financial advisor will have a steady base of clients that they work with on a regular basis, so naturally, they're bound to be busy. If they're too busy to take your phone calls or schedule regular check-ins, however, that's a big problem.

While you don't necessarily need to have them on speed dial, you should be able to get your advisor on the phone if you have a question about your investments or you want to change strategies. Constantly getting the run-around is not only frustrating, but it can cost you money in the long run if you can't keep the lines of communication open.

## Your Financial Situation Is Changing, But The Advice Isn't

Similar to not hearing you is not changing financial tack when a major life event is on the horizon, such as retirement. Some advisors get stuck in "accumulation phase" rather than preparing for the time when your investment savings replace a steady paycheck.

You've been saving all this money, but it's in different pots of money — some may be in taxable accounts, maybe you're re-married, and you've got his-and-her money. How do you decide what to take out, when, and in what order should the accounts be used? Those become the big questions now.

## Your Financial Advisor Only Calls To Trade

Another red flag: You only hear from your advisor when they want to execute a buy or sell order on your portfolio. That may be a sign your advisor is only interested in the fees they may pocket by trading on your account.

It's important to understand how your current or future advisor makes money. Some make money by receiving a commission on products they sell; others charge clients a percentage of the assets they manage (typically around 1%). Many clients prefer a fee-only advisor, who charges an hourly rate or a flat fee for services and isn't inclined to steer you toward a fund they get additional cash to sell.

If you feel your advisor is only looking to make a quick buck off you, it may be time to say so long.

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## They Don't Give You the Details

Whether you're investing \$5,000 or \$500,000, you want to know how well your investments are doing and how much of your returns are getting eaten up by fees. If your advisor's not forthcoming about the status of your assets, you'll probably begin to question why they're so tight-lipped.

Likewise, if they're giving you the numbers without explaining what it all means, that's equally problematic. If you're not a seasoned investor, you might not know what an expense ratio is or what your ideal asset allocation is, and it's their job to fill you in. If they're not doing that, you'll have to ask yourself what you're paying them for.

## They Don't Take the Time to Get to Know You

A financial advisor's role is to evaluate your financial situation and formulate an investing strategy based on where you stand. That means looking at your income, your family size, what you hope to achieve through investing, the kinds of assets you have and the level of risk you're comfortable taking on.

If your advisor is offering you investment advice without taking these things into account, they're putting you at a disadvantage in terms of reaching your goals. You may be just one of many clients they work with, but that doesn't mean you don't deserve personalized input. A cookie-cutter approach may benefit the advisor, but it's not going to do you any good.

## Do Your Homework

If you're ready to dump your financial advisor, you don't want just to pick a new one on a whim. Asking in-depth questions about the kinds of investments they handle, how their fees are structured and how they manage their relationships with clients can give you some insight into how well the two of you will be able to work together.





# 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 Director of Marketing and Operations. 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



**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.



**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.



**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.



**Lenny Trujillo** During the past twenty five years, he has educated numerous clients and helped to ensure they protect themselves and their families. Specialties include married couples living trusts, power of attorney, living will, Social Security, Medicare and Medicaid.



**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.



**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.



**Jennifer Uzarski** has been specializing in the senior market for over 14 years and is extremely versed in 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.



**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.



**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.



**Matthew Egler** Graduate of ASU with a B.S. in Political Science Matthew Became Interested in Insurance due to his many exploits in high-risk organizations in politics and in college. He is well versed in many ways to protect both yourself, reputation, wealth and your future through risk management strategies designed with your best interests in mind.



**Charles Sandoval** has been in the financial services industry since 1991 helping people prepare for retirement and all the while ensuring they are properly protected along the way. He strives to set himself apart by creating extraordinary client experiences. It's important that my clients feel cared for, informed, and on-track to meet their goals. This my commitment to my clients.

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## Exploring Sedona, Antelope Canyon, Horseshoe Bend, Glen Canyon Dam and Lake Powell. (part 2)

*By Juliette Lac*



As we continued on Interstate-17 took a detour at Exit 289 to visit Montezuma Castle National Monument. On December 8, 1906, President Theodore Roosevelt celebrated the passage of the Antiquities Act by declaring four sites of historic and cultural significance as our nation's first National Monuments. The Montezuma Castle was one among these and which the President identified as a place "of the greatest ethnological value and scientific interest."



Montezuma Castle is the best preserved prehistoric cliff dwelling in North America. This 20-room structure dominates the south-facing limestone cliff above the park visitor center and trails.



The t-shaped entrances observed at Montezuma Castle suggest that ideas, in addition to pottery and tools, were traded between the Sinagua culture of the Verde Valley and the Ancestral Pueblo culture of the four-corners region.

Early visitors to Montezuma Castle could access the ruins via a series of ladders propped against the cliffs. The photo dated April 1946, shown a family climbing ladders into Montezuma Castle. Tours of the castle interior were stopped in 1951 due to severe damage to the structure and questions about its safety.

**Look for more in next month's issue!**

## Protecting Your Family's Future

*By Dustin Graham*



A couple of weeks ago, a pair of wonderful and newly retired clients shared a concern with me that I've come to find on the minds of lots of parents. "Why aren't my adult children saving more of their money? They can't seem to get ahead. They have nothing saved for retirement! With little or no safety net."

In my career, I've had the privilege to work across the country, as a guest to thousands of families in their own homes, in every stage of retirement. No matter the state I was in, the parental concern for the child's well-being was present. The great majority of the mothers, fathers, grandmas, grandpas, me-maws, and pops love the kids and grandkids, and would never want to see them hurt in any manner.

Remember just ten years ago when The Great Recession became our economic reality? This is a terrifying situation that can repeat itself. Some families have yet to recover from it. A very good friend of mine lost everything ... the business (new home construction) the homes, the cars, and savings, well everything but the family. He, his wife and four children moved in with the in-laws for a couple of years until their family was back on solid footing.

Since 2008, I've become a husband and parent to 3 awesome daughters that grow and mature overnight. This is a wakeup call, time flies! From my field research much more experienced and wiser Parents, and now combined with my own parenthood experiences, I conclude the goals of myself as a parent are to provide for and keep my children safe. Teach them how to conduct and carry themselves to the next stage of their life. I've found the wise parents never stop helping their children mature and grow.

So, if this is something that concerns you as parents or strikes close to home, I offer you the following advice: Take the lead. Open up. Plant the seeds. Work together. Talk to you children about your financial picture and goals. Have them do the same. Remember to lead by example. If you work with a financial advisor, bring your children with you to an appointment. Introduce them to a professional and get the conversation moving forward.

If you have the good fortune of financial resources, perhaps endow them with a jumpstart to their goals—the goals meant to keep the family strong and moving forward. Some ideas: college savings for grandkids, helping with a down payment on a home, or gifting them with reserve savings.

I've found a mission and a purpose in helping teach generations of families what I've learned and helped them navigate their financial lives to success. Our firm is working to make finances a whole family conversation, where the educational system has failed to teach kids properly about the functions of money. I believe that us parents can hold the key to initiating financial success, no matter how old your children are, it's never too late.

If you'd like ideas on how to accomplish this, please reach out to our office, our firm would be happy to help. LYFE Advisors is Leading Your Financial Education.

All the best,

Dustin M. Graham, CRPC



## How to Lower Your Medicare Drug Costs

*By Thomas Shultz*



A simple question at the pharmacy could unlock savings for millions of Medicare beneficiaries. Under a little-known Medicare rule, they can pay a lower cash price for prescriptions instead of using their insurance and doling out the amount the policy requires, but only if they ask. That is because pharmacists say their contracts with drug plans often contain "gag orders" forbidding them from volunteering this information.

As part of President Trump's blueprint to bring down prescription drug costs, Medicare officials warned in a May 17 letter that gag orders are "unacceptable and contrary" to the government's effort to promote price transparency. But the agency stopped short of requiring insurers to lift such restrictions on pharmacists.

That doesn't mean people with Medicare drug coverage are destined to overpay for prescriptions. They can get the lower price, when it's available, by merely asking, says Julie Carter, federal policy associate at the Medicare Rights Center, a patient advocacy group.

"If they bring it up, then we can inform them of those prices," says Nick Newman, a pharmacist and the manager at Essentra Pharmacy in rural Marengo, Ohio. "It's a moral dilemma for the pharmacist, knowing what would be best for the patient but not being able to help them and hoping they will ask you about the comparison."

Researchers analyzing 9.5 million Part D prescription claims reported in a research letter to Journal of the American Medical Association in March that a patient's copayment was higher than the cash price for nearly one in four drugs purchased in 2013. For 12 of the 20 most commonly prescribed drugs, patients overpaid by more than 33 percent. Although the study found that the average overpayment for a single prescription was relatively small, Newman says he has seen consumers pay as much as \$30 more than the cash price.

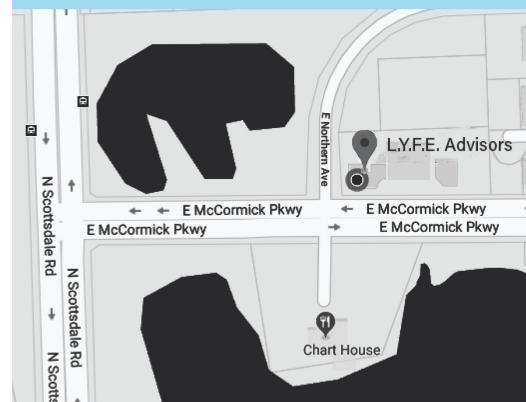
And many beneficiaries may not know that if they pay a lower cash price for a covered drug at a pharmacy that participates in their insurance plan and then submits the proper documentation, insurers must count it toward their out-of-pocket expenses. The total of those expenses can trigger the drug coverage gap, commonly called the doughnut hole. (This year, the gap begins after the plan and beneficiary spend \$3,750 and ends once the beneficiary has spent a total of \$5,000.) So save with the cash price but avoid the doughnut hole if possible. If you have questions schedule an appointment with an advisor.

## 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.







## Find the Joy of Painting

*By Thomas Kee*



Keeping an active mind is essential at any age, but mainly as you enter retirement. It's a good time to relax and reflect on your life. However, you may find it's hard to occupy your time in a way that feels meaningful. Some even return to the workforce to fill the void, and I have another option for you. One that will keep you focused well into your old age.

It's the art of painting.

Painting is for many people, one of those activities one sets aside or never starts in their younger days because it would take time away from work or responsibilities. Perhaps you tried it and decided you would never be good enough to make anything of it, or maybe you didn't care. In all these cases, I would recommend giving painting a chance. You have the time, so why not see what it's like? There are other hobbies you can try after all.

Here's what you need to get started: The essential tool is the proper mindset. Don't consider your painting as a success or failure. All paintings are works in progress; it's only finished when you decide to move on, think about it, The Mona Lisa took Leonardo Davincci seven years to complete. If you make a "mistake" and decide to tear your canvas in half, you'll find you have a lot of torn canvases and not a lot of paintings. Like Bob Ross said "There are no mistakes, only happy accidents." Take the errant stroke and turn it a tree, use the value to mix into another color, or let it dry and paint over it. You will often find the beginning of a painting is rough and not what you had in mind. But if you keep working on it, the results will surprise you. The next thing you need is something to paint with. There are a lot of media to try: acrylic, oil, watercolors, ink, gouache, coffee, and more. Acrylic is a natural paint to start with, as it's cheap and flexible in the types of strokes you can make. Unlike oil, it dries in a reasonable amount of time. For what to paint on, you can pick up some cheap canvases or canvas paper, or experiment with other surfaces like wood. You can paint on anything on which the paint will adhere. You will need a brush (or better yet a variety of brushes) but you don't need a fancy brush to start with. Even cheap brushes will get the job done. There are other tools you may find useful, such as a palette for mixing colors, a palette knife for covering large patches of canvas, paint thinners, etc. There are starter kits widely available in stores and online to get you started. The last thing you need is a subject to paint. For this, I recommend trying as many things as possible. You can get fruit or objects in your house for still life, friends or a model for portraiture, reference photos for anything you can't find near you like an exotic animal or picturesque landscape. And there's always abstract subjects too. Try painting how you imagine feelings to look or make a composition of shapes and colors. Go to art museums for inspiration, find a local class, go outside and try painting what you see. If you need something new in your life, the joy of painting is there for you to find.



## Client Referrals 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.

Jason W. by Mr. Russel K.

Mari H. referred by Mr/Mrs. Ken Y.

Neil S. referred by Mr/Mrs. Tony S.

Bradley R. referred by Bob B.

Lindsey A. referred by Charles H.

Stan C. referred by Fredrick J.

Owen S. referred by Om M.

Ina Z. referred by Irene G.

Rachel B. referred by Gary B.

Andre R. referred by Charon L.

Jie M. referred by Mr/Mrs. Gim S.

Carroll K. referred by Hal E.

Richard C. referred by Mr/Mrs. Shirley B.

Ann T. referred by Mr/Mrs. Mingli K.

Quintin T. referred by Wesley A.

### ***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.



## Sudoku

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

## April Sudoku Solution

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

## Quiz

Question 1: Which spice is known as the 'Master Spice'?

- a. Red Chili
- b. Pepper
- c. Cardamom

Question 2: What movement did Andre Derain belong to?

- a. Cubism
- b. Fauvism
- c. Futurism

Question 3: What kind of fruit is a Muscat?

- a. Citrus
- b. Apple
- c. Grape

## Answers for May

Question 1: Smyths Sea can be found on which body in the Solar System?

- a. The Moon

Question 2: The Galapagos Islands are part of which South American country?

- a. Ecuador

Question 3: Which artist said 'Everything you can imagine is real'?

- c. Pablo Picasso



## 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: CSG Actuarial effective dates 06/01/2018

## 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 06/01/18

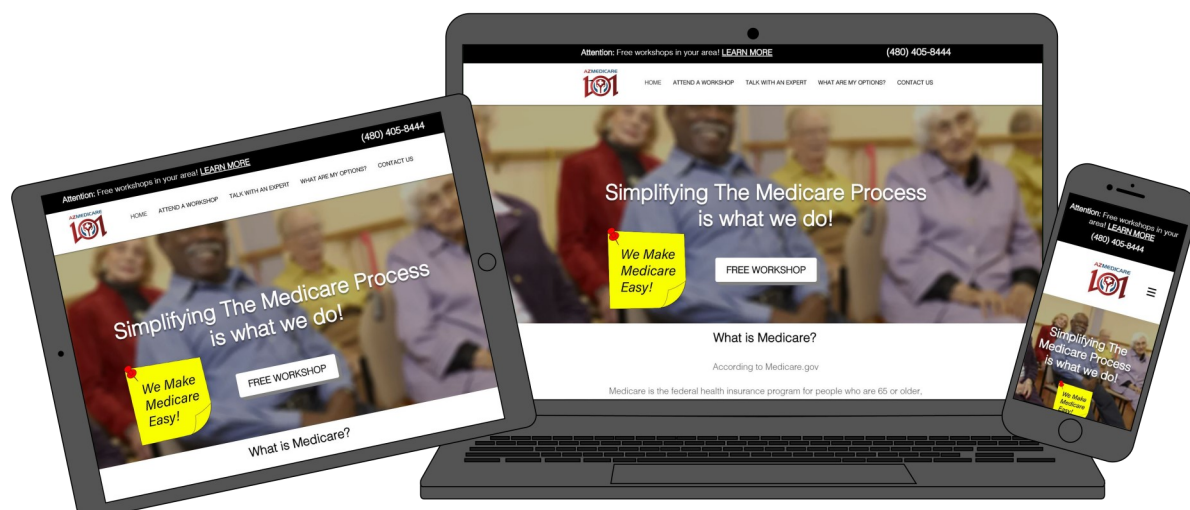
## Highest Fixed Annuity Rates

### 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 06/01/18

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**1.5 hour  
interactive  
workshop**

**Thursday, June 15  
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**Call to Reserve Your FREE Seats Today (310) 729-7409**

# 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**

<b>Mesa Main Library</b> Board Room 64 E 1st St, Mesa, AZ 85201 June 11 Monday 1:30PM to 2:15PM	<b>Chandler Downtown Library</b> Copper Room North 22 S Delaware St Chandler, AZ 85225 June 11 Monday 5:30PM to 6:15PM	<b>Mesa Red Mountain Branch Library</b> Program Room 635 N Power Rd Mesa, AZ 85205 June 12 Tuesday 1:30PM to 2:15PM
<b>Mesa Dobson Ranch Library</b> Meeting Room 2425 S Dobson Rd Mesa, AZ 85202 June 12 Tuesday 5:30PM to 6:15PM	<b>Chandler Hamilton Library</b> Program Room 3700 S Arizona Ave Chandler, AZ 85248 June 13 Wednesday 1:30PM to 2:15PM	<b>Chandler Sunset Library</b> Monsoon Room 4930 W Ray Rd Chandler, AZ 85226 June 13 Wednesday 5:30PM to 6:15PM
<b>Chandler Ironwood Library</b> Meeting Room 4333 E Chandler Blvd Phoenix, AZ 85048 June 14 Thursday 1:30PM to 2:15PM	<b>Mesa Red Mountain Branch Library</b> Roadrunner Room 635 N Power Rd Mesa, AZ 85205 June 14 Thursday 5:30PM to 6:15PM	<b>Tempe Pyle Recreation Center</b> Meeting Room 655 E Southern Ave Tempe, AZ 85282 June 18 Monday 1:30PM to 2:15PM
<b>Mesa Main Library</b> Board Room 64 E 1st St, Mesa, AZ 85201 June 18 Monday 5:30PM to 6:15PM	<b>Cave Creek Desert Foothills Library</b> Jones Room 38443 N Schoolhouse Rd Cave Creek, AZ 85331 June 20 Wednesday 1:30PM to 2:15PM	<b>Fountain Hills Library</b> Conference Room 12901 N La Montana Dr Fountain Hills, AZ 85268 June 21 Thursday 1:30PM to 2:15PM
<b>Tempe Pyle Recreation Center</b> Meeting Room 655 E Southern Ave Tempe, AZ 85282 June 21 Thursday 5:30PM to 6:15PM	<b>Cave Creek Desert Broom Library</b> Meeting Room 29710 N Cave Creek Rd, Cave Creek, AZ 85331 June 23 Saturday 1:00PM to 2:15PM	<b>Fountain Hills Library</b> Conference Room 12901 N La Montana Dr Fountain Hills, AZ 85268 June 26 Tuesday 4:30PM to 5:15PM
<b>Cave Creek Desert Foothills Library</b> Jones Room 38443 N Schoolhouse Rd Cave Creek, AZ 85331 June 27 Wednesday 1:30PM to 2:15PM	<b>Cave Creek Desert Broom Library</b> Meeting Room 29710 N Cave Creek Rd, Cave Creek, AZ 85331 June 27 Wednesday 5:30PM to 6:15PM	

Register online at [AZMedicare101.org](http://AZMedicare101.org)

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