

# Leading Your Financial Education



## Why Guaranteed Lifetime Income Matters More Than Ever For Retirees

For today's retirees, the single greatest financial risk is no longer simply earning a return — it is **running out of income**. Market volatility, longer life expectancy, inflation, and the absence of traditional pensions have created a retirement environment where even well-funded portfolios can fail if income is not properly structured. In this environment, **fixed indexed annuities with guaranteed lifetime income riders** have become one of the most important tools financial advisors use to help retirees secure income they can never outlive.

Unlike traditional investment accounts, which fluctuate with the market and offer no guarantees, a fixed indexed annuity with an income rider is designed specifically to address longevity

risk — the risk of living longer than anticipated and exhausting retirement assets. **This concern is especially relevant today as markets sit near historical highs and many economists warn that a meaningful market correction is not a question of if, but when.**

### The Growing Threat of a Market Correction in Retirement

Retirees are uniquely vulnerable to market downturns. While younger investors have time to recover from losses, retirees who are actively withdrawing income do not have that luxury. A significant market correction early in retirement can permanently reduce portfolio value and future income potential — a phenomenon known as *sequence-of-returns risk*.

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YOU CAN'T GO BACK  
AND CHANGE THE  
**BEGINNING**  
BUT YOU CAN START  
WHERE YOU ARE AND  
CHANGE THE ENDING

# JAN/FEB

Welcome to 2026!!!  
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Many retirees assume that a diversified portfolio alone will protect them. However, diversification does not eliminate market risk, and during broad market downturns, even conservative portfolios can experience losses. When income is being drawn at the same time values are falling, assets are depleted faster, often forcing retirees to reduce their lifestyle or risk outliving their savings entirely.

**This is where guaranteed income becomes critical.**

### How the Income Rider Creates Income That Cannot Be Outlived

The income rider attached to a fixed indexed annuity is specifically designed to provide **guaranteed income for life**, regardless of market performance or how long the retiree lives. Once income is activated, payments continue for the remainder of the retiree's life — even if the underlying account value is reduced to zero.

This feature fundamentally separates income riders from traditional investment strategies. Market-based portfolios depend on performance and discipline. Income riders depend on **contractual guarantees** from highly regulated insurance companies.

The income base used to calculate lifetime payments is separate from the cash value and may grow annually through roll-ups or index-linked credits prior to income activation. This can result in a higher guaranteed payout than many retirees could safely generate from market withdrawals alone, especially in volatile conditions.

### Why Guarantees Matter More Than Growth Alone

Many retirees focus heavily on account balances

while overlooking income sustainability. A large portfolio does not automatically translate into reliable income, particularly when markets decline. Income riders shift the focus from account value to **paycheck replacement**, which is how most retirees lived during their working years.

With an income rider in place:

- Income does **not stop during market downturns**
- Payments continue **no matter how long the retiree lives**
- Emotional decision-making during volatility is reduced
- Essential expenses can be covered with predictable income

This stability allows retirees to worry less about daily market headlines and more about enjoying retirement.

### Locking in Income Before the Next Downturn

Today's interest-rate environment has made income riders more attractive than in many prior years. Higher rates allow insurance carriers to offer stronger income benefits and more competitive payout factors. For retirees who delay, these opportunities may not remain available indefinitely — particularly if rates decline or markets experience stress.

Importantly, income guarantees are based on the terms in place at the time of purchase. Waiting until after a major market correction could result in lower income bases, reduced payouts, or fewer available options.

### A Foundation for Retirement Security

Fixed indexed annuities with income riders are not designed to replace all retirement assets.

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Instead, they serve as a **foundation of guaranteed income** that can cover essential expenses such as housing, utilities, food, and healthcare. This allows remaining assets to be invested more flexibly or preserved for emergencies and legacy goals.

For retirees who are concerned about market volatility, longevity risk, and the emotional toll of watching investments fluctuate while relying on them for income, guaranteed lifetime income can provide peace of mind that no portfolio strategy alone can offer.

### The Bottom Line

*In an environment marked by market uncertainty and increasing longevity, relying solely on market-based income strategies can expose retirees to unnecessary risk.*

*Fixed indexed annuities with guaranteed lifetime income riders offer a powerful solution: income that cannot be outlived, regardless of market performance.*

*As a financial advisor, the recommendation is clear — retirees should seriously evaluate whether a portion of their retirement assets should be dedicated to guaranteed income before the next market correction occurs. The cost of waiting could be far greater than the cost of planning ahead.*

*If you'd like a second opinion on your current portfolio or are getting ready to retire and would like to see what retirement could look like for you, we would love the chance to show you our skills!*

*Thomas Shultz*

## CURRENT MULTIYEAR ANNUITY RATES

January 2026

**4.00%**

1 Year Fixed Annuity

**5.40%**

2 Year Fixed Annuity

**6.00%**

3 Year Fixed Annuity

**6.30%**

5 Year Fixed Annuity

CALL US TO FIND OUT  
MORE

**(480) 626-0296**

**(615) 413-0245**

Or email [info@lyfebeast.com](mailto:info@lyfebeast.com)

## CORALYN'S CORNER

**Every issue, my corner is to keep you updated on changes in our world, [AZMedicare101.org](http://AZMedicare101.org), [TNMedicare101.org](http://TNMedicare101.org), LyfeAdvisors and our family.**



The Annual Election Period for Medicare enrollment is exhausting, and during those 7 weeks there is no time to do anything other than work, but we got through it again and I am excited not to have to tackle that again for another 10 months.

As an office, we processed over 1000 applications in a 52 day period of time. From October 15th up until 10pm on December 7th, we all worked 15 hour days, 6 days a week, and barely made it.

Since December 15th, we have been calling all the carriers and making sure that your applications have been processed and issued. To date, our biggest challenge is Cigna/Healthspring and we will continue to follow up on every application throughout January to make sure all have been completed.

If you have not received your cards yet for 2026 or have received a letter stating that your application has been cancelled or denied, please call us ASAP.

Because of our process, the carriers must honor all applications received before the end of AEP and we have fax and electronic enrollment confirmations for every single application we processed, so no need to panic as your policy will be honored and put into force for a 1/1/2026 start date.

On a personal note since my last update, my baby boy turned 15 years old and is in the process of getting his permit to drive. I feel like just yesterday he was so sweet and cuddly and now he has a deep voice and never wants to hang out with me :(

Thomas has been doing a good job of teaching him

how to drive, and Jackson seems to be pretty responsible when it comes to the road. I guess all those years of riding dirt bikes and ebikes might pay off.

For the holidays, I was so excited to get to spend it with my mom. Last year we weren't able to be together due to sky high prices for flights but this time we planned it out, bought it well in advance, and made it happen!

We spent Christmas in Tennessee, and it was my mom's first time ever visiting the state. We were hoping for colder weather, to give her that "**REAL**" holiday experience, but surprisingly, it was 70 degrees on Christmas day, which was warmer than Scottsdale (*go*

*figure*). It was great to get to spend time with her and getting her to cook my favorite Filipino dishes. I wish she could have stayed longer, but the week and a half we got with her was better than nothing.

Hoping you all had a great Holiday season and got to spend it with the people that matter most!



*Coralyn Shultz*



## RITA'S REVIEWS

**Every month, my family and I enjoy trying out places to eat. This month we decided to try a place my son wanted me to try, called "Monell's" in the Germantown area of Nashville...**



When I stepped across the threshold of Monell's in Nashville's historic Germantown, I knew I was in for something a bit different. The warm wooden floors, high ceilings, and chatter rising from long communal tables immediately suggested that this wasn't just another restaurant meal — it was an experience. My son had raved about Monell's famed family-style Southern comfort food, and it didn't disappoint.



From the moment I sat down next to strangers who would soon feel like friends, the servers began bringing generous platters piled high with classic Southern dishes. Perfectly crispy fried chicken, tender meatloaf, creamy macaroni and cheese, buttery biscuits, and flavorful greens kept arriving in steady procession. The rule here is

simple: grab a platter, pass it to your left, and dig in. There's no per-item menu — just endless servings of whatever deliciousness they've prepared that day.



I'll be honest, watching plates flow around the table takes a little getting used to. But halfway through a mouthwatering bite

of cornbread slathered in peach preserves, I found myself chatting and laughing with folks from half a dozen different states. By the end of the meal, it genuinely felt like we'd shared a Sunday supper with old friends.

The food itself lives up to the hype. The fried chicken was golden and juicy, the sides rich and soul-satisfying, and the desserts — especially the banana pudding — rounded the meal out perfectly. Service was attentive and cheerful, with staff making sure no plate went empty.



Now, I'll say this: Monell's isn't fine dining, nor should it be. It's messy, exuberant, loud, and comfortingly familiar — exactly what you want from a Southern feast. The communal

tables might not be for everyone, and waits can be long on busy nights (*we waited over an hour*), but if you're looking for an authentic Nashville experience that goes beyond the usual restaurant vibe, this is it.

*Rita Henderson*

## Medicare Hack #67

### Missed The Medicare Annual Election Period? Here are your options....



The Annual Election Period (AEP), also known as Medicare Open Enrollment, is the time for individuals with original Medicare to make changes to their Medicare Part D prescription drug coverage or switch to a Medicare Advantage plan.

If you missed the Medicare open enrollment, which runs from October 15th to December 7th each year, you will be automatically re-enrolled in your current plan for the following year.

Depending on your coverage or why you missed the deadline, you may still have the opportunity to make changes that will impact your 2026 coverage.

If you have original Medicare and want to change your coverage after December 7th, you may not be able to do so, unless you qualify for a Special Election Period (SEP).

Examples of special election periods include;

**You change where you live:** You can switch to a new Medicare Advantage Plan or to original Medicare, a Medicare Supplement Plan and a Part D drug plan if you move outside your plan's service area. This rule also applies if you move to a new address in your plan's service area but have new plan options in your new location.

**Loss of your current coverage:** This refers to events such as losing Medicaid or employer-provided coverage.

**You have a chance to get other coverage:** You opt to join a plan provided by your employer or union, enroll in other drug coverage as good as Medicare drug coverage (like TRICARE or VA coverage), or you enroll in a PACE plan.

**Your plan changes its contract with Medicare:** Your Medicare Advantage Plan or Medicare Part D drug plan is sanctioned or not renewed by Medicare.

**Exceptional situations for an SEP:** Natural disasters or an emergency, incarceration, employer or health plan error, losing Medicaid coverage, or other circumstances outside of your control that Medicare determines to be exceptional.

What can I do  
during the Medicare  
Advantage Open  
Enrollment Period?



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## The Medicare Advantage Open Enrollment Period (MA OEP) — January 1st to March 31st

If you are currently enrolled in a Medicare Advantage plan and would like to switch to traditional Medicare or switch to another Medicare Advantage plan, you have a second chance to make changes to your 2026 Medicare elections.

The Medicare Advantage Open Enrollment period, which runs from January 1st through March 31st, allows Medicare Advantage enrollees to switch between Advantage plans. During this period, you may also switch to a different Medicare Advantage plan or back to original Medicare and enroll in a Part D prescription drug plan.

### ANNUAL ENROLLMENT PERIOD



### OPEN ENROLLMENT PERIOD



### OEP EFFECTIVE DATES



Please remember, you only get to switch once and you will stay with that plan throughout the end of the year. The new plan becomes effective the following month in which your application is approved. So, for example, if you apply in January, the new coverage is effective February 1st.

**If one of these circumstances is affecting you, or you're not happy with the new Medicare Advantage plan you selected during AEP, give us a call and we can help.**

Outside of these circumstances, you will continue with the plan you currently have until the end of 2026.

**Let us help  
you navigate  
the  
Medicare  
Maze**

**Give us a call at  
480-626-0296**

## We Have 2 Offices To Serve You



7300 N Via Paseo Del Sur,  
Suite 204  
Scottsdale, AZ 85258

**(480) 626-0296**



840 Crescent Centre Dr,  
Suite 530  
Franklin, TN 37067

**(615) 431-0245**

## New Year Word Search

Y R I N G Q C A L E N D A R A I G E  
 E S G G O N C E L E B R A T I O N U  
 A U D O N H X P Y O D I F O H A R Q  
 R R I M I D N I G H T Q R Y D O C I  
 S B B O K O K P Y L G B J S J C O L  
 P X S C O U N T D O W N A T C G N G  
 A U N O B Y E W Y O V V Z R P K F O  
 R X S Z H A P P Y R Z R G E L X E W  
 K Y B W V M B J G J F E B A X Z T H  
 L F I R E W O R K S A S K M S P T O  
 E L C G K S Y T W Q A O F E A E I L  
 R J B G Q K C N Z U P L G R K V G O  
 P Y A W C H E E R S Z U R S F G R T  
 A I L O Y D S M X Z Q T L Y X O D O  
 R K L Q K P A R T Y M I B H M A M A  
 A O O Y X V F T B L Z O V A I L O S  
 D C O P P C L O C K C N F T Z S Q T  
 E K N G T J A J R D L C K S W N U D

RESOLUTION  
 CELEBRATION  
 COUNTDOWN  
 PARTY

BALLOON  
 SPARKLER  
 TOAST  
 STREAMERS

MIDNIGHT  
 CONFETTI  
 CHEERS  
 HATS

CALENDAR  
 FIREWORKS  
 CLOCK  
 PARADE

RING  
 GOALS  
 HAPPY  
 YEAR

## Jan/Feb Quiz

**Question 1:** What event will see 48 teams compete in 16 cities across 3 countries in the summer of 2026?

- A. FIFA World Cup
- B. Summer Olympics
- C. Formula One Grand Prix

**Question 2:** Super Bowl LX halftime show will feature what "beastly" musical act?

- A. Modest Mouse
- B. Gorillaz
- C. Bad Bunny

**Question 3:** What part of the body contains 26 bones?

- A. ear
- B. skull
- C. foot

## Fun Facts That You Didn't Know

**Fact 1:** Mountain lions can whistle

**Fact 2:** The popsicle was invented in 1905 by an 11-year old boy

**Fact 3:** The 100 folds in a chef's hat represent 100 ways to cook an egg

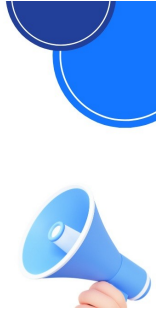
**Fact 4:** The longest wedding veil was longer than 63 football fields.



## Medicare 2026

### Updated Numbers That Mean \$\$\$ To Your Bottom Line

**NEW 2026  
MEDICARE  
AMOUNTS**



**Part B Standard Premium Is \$202.90 (up from \$185.00)**

PART B INCOME RELATED ADJUSTMENTS (in addition to standard Part B premium)

Single Filer	Joint Filer	Part B IRMAA	Part D IRMAA
\$109,000 or less	\$218,000 or less	\$0	\$0
\$109,001 to \$137,000	\$218,001 to \$274,000	\$81.20	\$14.50
\$137,001 to \$171,000	\$274,001 to \$342,000	\$202.90	\$37.50
\$171,001 to \$205,000	\$342,001 to \$410,000	\$324.60	\$60.40
\$205,001 to \$500,000	\$410,001 to \$750,000	\$446.30	\$83.30
\$500,001 and above	\$750,001 and above	\$487.00	\$91.00

## Part A Premium Costs

While 99% of people don't pay a monthly premium for Part A, we've been getting more questions about people needing to buy it. If you do buy Part A, you'll pay up to **\$565 each month** if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$311 each month**.

### PART A DEDUCTIBLE + COINSURANCE

**\$1,736 deductible for each benefit period**

**Days 1-60:** \$0 coinsurance for each benefit period

**Days 61-90:** \$434 coinsurance per day for each benefit period

**Days 91 and beyond:** \$868 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)

**Beyond lifetime reserve days:** all costs

# FOR 2026 THE PART B DEDUCTIBLE IS \$283

## Medicare Supplement Rates

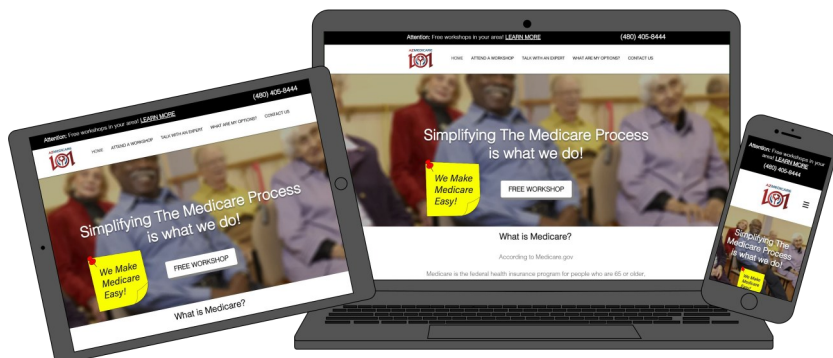
### Lowest Medicare Supplement Rates For Arizona/Tennessee

Gender	Age	Plan	Premium* (AZ/TN)	Carrier
Female	65	G	\$151.96/\$117.48	LFS/LFS
Male	65	G	\$173.43/\$135.11	CIGNA/LFS
Female	65	GHD	\$40.37/\$27.29	NE/NE
Male	65	GHD	\$44.41/\$30.02	NE/NE
Female	65	N	\$110.87/\$87.28	CIGNA/GPM
Male	65	N	\$124.17/\$100.38	CIGNA/GPM
Female	70	F	\$191.76/\$165.68	CIGNA/AFLC
Male	70	F	\$214.77/\$172.59	CIGNA/LFS
Female	70	G	\$155.00/\$121.66	LFS/LFS
Male	70	G	\$178.25/\$139.91	MD/LFS
Female	70	N	\$116.76/\$93.99	CIGNA/GPM
Male	70	N	\$130.77/\$108.09	CIGNA/GPM

Rates are accurate at the time of production. Included in the list are fraternal organizations, service organizations, and carriers with ratings above B+.

\*Source: CSG Actuarial effective dates 01/08/2026

Visit us Online at  
[www.AZMedicare101.org](http://www.AZMedicare101.org)  
[www.TNMedicare101.org](http://www.TNMedicare101.org)



## Interest Rates

### Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
6 month	Northern Bank	4.15%
1 year	Morgan Stanley	4.10%
18 month	United Bank	4.05%
3 year	America First	4.05%
5 year	America First	4.20%

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 08/01/2026

## Highest Fixed Annuity Rates

### Highest National Rates

Duration	Institution	Yield to Maturity*
3 year	Upstream Life	6.00%
4 year	Mountain Life	6.05%
5 year	American Gulf	6.30%
7 year	American Gulf	6.30%
10 year	Sentinel Life	6.05%

Rates are accurate at the time of production. Excluded from the list are fraternal organizations, service organizations, and carriers with ratings below B \*Source: AnnuityRateWatch 01/08/2026

Visit us Online at  
[www.LyfeAdvisors.com](http://www.LyfeAdvisors.com)  
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 Franklin, TN 37067

**Leading Your Financial Education**

## 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

**Online Workshop**  
**Thursday, January 29th**  
**06:30pm to 07:30pm**

**Online Workshop**  
**Monday, February 2nd**  
**01:30pm to 02:30pm**

**Online Workshop**  
**Wednesday, February 4th**  
**11:30am to 12:30pm**

**Online Workshop**  
**Monday, March 2nd**  
**01:30pm to 02:30pm**

**Online Workshop**  
**Wednesday, March 4th**  
**11:30am to 12:30pm**

**Online Workshop**  
**Thursday, March 5th**  
**06:00pm to 07:00pm**



**Arizona in Blue**  
**Tennessee in Red**  
\*\*\*Tennessee in Central Standard  
Time Zone\*\*\*

**Online Workshop**  
**Monday, January 12th**  
**01:30pm to 02:30pm**

**Online Workshop**  
**Wednesday, January 14th**  
**11:30am to 12:30pm**

**Online Workshop**  
**Thursday, January 15th**  
**06:00pm to 07:00pm**

**Online Workshop**  
**Wednesday, February 18th**  
**11:30am to 12:30pm**

**Online Workshop**  
**Thursday, February 19th**  
**05:30pm to 06:30pm**

**Online Workshop**  
**Monday, February 23rd**  
**01:30pm to 02:30pm**

*"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 18 years, we have been helping thousands of retirees all throughout Arizona and Tennessee and we'd love to help you as well."* - Thomas Shultz, Managing Partner





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Putting lyfe back in insurance

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**AZ & TN MEDICARE 101 IS NOW LICENSED IN ALMOST EVERY STATE IN THE COUNTRY GIVING US THE ABILITY TO HELP FOLKS NAVIGATE THIS MEDICARE MAZE NATIONWIDE!**

**IF YOU KNOW SOMEONE THAT COULD USE OUR HELP GETTING READY FOR MEDICARE, WE WOULD GREATLY APPRECIATE THE BUSINESS!**

***We appreciate your referrals!***

**Your referrals are gifts to whomever you refer. By making a referral, you are giving them a chance to make a difference in their financial future.**

**Thank you for helping spread the LYFE Advisor's message.**