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THE MARKET IS ABOUT TO CORRECT Is Your Portfolio Protected And Ready?

Get ready for the most severe correction since the bull market began in March 2020.

Obviously, predictions are a dime a dozen on Wall Street, but now over 70% of all financial professionals say it's not a question of if, but a question of when this correction occurs.

The U.S. stock market today is most definitely not firing on all cylinders. In fact, the market's internal health is now worse than at any time since October 2018. That was the beginning of a 20% decline in the S&P 500 and a 26% decline in the small-cap Russell 2000 Index.

The market's internal health is not as bad today as it was in 2018. This time around, a decline of 10% or more for the leading U.S. stock indexes seems very likely. As for timing, the decline could begin at any time, but most anticipate that it

By Thomas Shultz

will begin no later than mid-August.

Why Is the Market Unhealthy?

The main reason to most seems to be the increasing divergences within the U.S. market, as indicated by fewer and fewer stocks participating in the headline-grabbing strength of the leading indices. One indicator of these divergences is the growing number of stocks hitting new lows. Just last week, for example, even as the Nasdaq 100 and the S&P 100 indexes were hitting new highs, many sectors were registering a plurality of new lows.

This was particularly evident in the small- and mid-cap sectors in July, as represented by the Russell 2000 index. In July, there were more new lows

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AUGUST

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than new highs within that index for the second consecutive month. According to the data for the Russell 2000's new highs and new lows, which extends back to June 2000, what happened this month has happened only three other times — in September 2014, July 2015 and October 2018. In all three cases, three months later both the S&P 500 and Russell 2000 were at least 10% lower.

At the end of July, the only area of the market not showing dangerous divergences right now is the large-cap dominated S&P 500. Except for that sector, the stock market's current internals are some of the worst we've seen in decades.

The scariest part of this story is that these severe divergences are occurring as equities are severely overvalued — with some stocks in bubble territory. This means that, when the market does decline, it's likely to fall more than it would otherwise.

Adding fuel to the fire, is the too-bullish investor sentiment that prevails right now. As contrarians remind us, such sentiment extremes mean that the path of least resistance for the market is down.

Stocks have been overvalued for some time now, and bullish sentiment has been at or close to extremes. The missing piece was market divergences. That piece is now in place.

What Should You Do Now?

With interest rates almost back to all-time lows and stock markets hitting all-time highs, the stage appears to be set for a different kind of investment: **fixed-indexed annuities (FIAs)**.

Created more than 20 years ago, FIA's healed the wounds of many investors who had their portfolios whipsawed by the great recession.

Offering upside potential with a guarantee against losses, these investments are principally a trade-off: You transfer some risk to the issuing

insurance company in return for usually 50% participation in the gains of an index.



Because of the low interest rate environment, financial experts and economists have recommended that financial advisors and their clients think of FIAs as another asset class, framing them as an alternative to fixed-income investments like bond mutual funds.

The guarantees afforded by FIAs may be especially beneficial for retirees during soon to be volatile conditions.

Built to offer better returns than CDs (certificates of deposit), fixed-indexed annuities are a conservative investment that should be a percentage of every retiree's portfolio.

Why are more retiring engineers, teachers, health care professionals, managers, lawyers, accountants, and tech industry workers choosing Fixed Indexed annuities for their 401(k), 403(b) and IRA rollovers?

Once upon a time, annuities were complicated and restrictive. There were very few choices available for consumers. Today, that has all changed. The insurance industry has made sweeping changes in the look, feel and substance of annuities. Today's generation of retirees are embracing these

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new designs because they fit their lifestyle and protect for a lifetime.

The key reason annuities are gaining popularity for IRA rollovers is simple:

The stock market is too top heavy, and bonds are paying next to nothing.

Retirees are smart today. They have seen the 2000-2002 crash, the 2008 crash, and the 2020 corona crash. They don't want to repeat any of the mistakes they made back then and don't want to leave their life savings in the hands of those on Wall Street who have no responsibility for the protection of their capital. Most importantly, they know they can't afford a major decline in their investments right as they retire.

Fixed Indexed annuities offered through *LyfeAdvisors* are issued by the nation's leading A-rated carriers with exceptional features:

- Protection of principal
- A way to share in the increases of the market without participating in any losses
- Ample liquidity
- Retirement income growth of 6% or better
- Lifetime retirement income of 5% to 9% for life
- Very low or no annual fees
- Protection for heirs (the insurance company does NOT keep your money when you die)

Here at Lyfe Advisors, we take a lifetime approach to planning.

If you'd like to see what retirement could look like for you, we would love the chance to show you our skills!

Thomas Shultz

AUGUST 2021 ALTERNATIVE BOND RATES

12 Month Coupon

6.00%

Dividend Paid Monthly*

60 Month Coupon

7.50%

Dividend Paid Monthly*

TO FIND OUT MORE

CONTACT US AT

(480) 626-0296

CORALYN'S CORNER

Every month, my corner is to keep you updated on changes in our world, AZMedicare101.org, LyfeAdvisors and our family.



It's crazy to think that open enrollment for Medicare is almost here and 2021 has only 5 months left. The busiest time of the year for us is the 4th quarter and this year we are already planning and getting prepared with only 70 days left before the beginning of the Annual Election Period.

This will be my first experience going through it, but watching Thomas, Rita and the team the past few years I am trying to mentally get myself ready for the late nights and long days.

At AZMedicare101, we pride ourselves in customer service and trying our best to touch every single client during this time of year. With our client base now in the thousands, you can imagine the amount of emails and phone calls that we will be making over these next few months but we are up for the challenge!

August is also my favorite month of the year because it's my birthday month and the start of school for our son, Jackson.



This summer has been an interesting one for him, as his normal routine of boys and girls club got cancelled because of our recent move.

If you have been in our office as of late, you might find him asleep in

the corner of my office with our dog, Adobo. He likes to hold hands with Adobo while they sleep, which I think is the most adorable thing in the world.

It blows me away every day that he is already going into the 5th grade and about to turn 11 years old.

Time really does fly by and I start to get sad thinking that he will only be in our house for another 7 years :(



Jackson is really excited for school this year as he is now more comfortable in his new surroundings and knows more kids.

Thomas and I were really nervous for him changing schools midway through last year, but he has taken it like a champ and is a lot braver than both of us.

I wish there was a way to freeze time and always have him be my little baby boy.

Coralyn Shultz

RITA'S REVIEWS

Every month, my husband and I enjoy trying out places to eat. This month we enjoyed a new location in Tucson, "El Charro" Mexican Restaurant in downtown Tucson on Court Avenue.



My husband and I took a short trip to Tucson for a long weekend recently. I had shared with some of our clients about this trip and it was recommended to me that we must eat at the El Charro Mexican restaurant in downtown Tucson.



This is the original restaurant which was started in 1922 by Monica Flin. She began in a one room building and then when she inherited her family home built by her father, she moved the restaurant there. Monica is also credited with being the inventor of the Chimichanga. This restaurant is unique in that it has been run by the same family for 3 generations starting with Monica who turned it over to her sister, Zarina who then turned it over to her daughter, Flores, who is the chef still today.



We were lucky enough to meet up with Mike and Debra-Ann Strahl Williams, clients in Tucson, to enjoy a meal together. This is one of my favorite things about

working at Arizona Medicare 101. I have met so many wonderful people that we are honored to have in our AZMedicare101.org family.

As always, I look for a fish entree so I don't feel so guilty and I was not disappointed. I had their Pescado Tropical fish dinner. It was wonderful! Debra-Ann had the Sinaloa Shrimp Culichi and

she gave me a bite. The sauce was excellent! I may have to go back and get that next time. Mike had one of their famous Chimichangas and I think it was the Iconic Carne Seca but I'm not sure. I was so excited about mine I didn't listen to what he ordered.

My husband ordered his usual steak fajitas which were good but after seeing the chimichanga he



wished he had ordered that.

After wonderful conversation and delicious food, we topped our meal off with the Dessert Sampler Trio which consists of Tres Leches Cake, a Caramel Flan, and a Chocolate-Hazelnut Dessert Tamale. I forgot to take a picture of it but it was delicious. This is definitely a must stop on your next trip to Tucson!

Rita Henderson

Medicare Hack #25

MEDICARE PART D AVERAGE PREMIUMS TO INCREASE NEARLY 5% IN 2022, WITH MAJOR PLAN CHANGES



The Centers for Medicare and Medicaid Services has released its projections for average basic monthly premiums for standard Medicare Part D coverage in 2022, which the agency expects will be about \$33 -- a 4.9% increase from the \$31.47 average premium in 2021.

The projected average basic premium is calculated based on plans' expectations of per



capita drug spending in the coming year. CMS anticipates releasing the final 2022 premium and cost-sharing information for 2022 Medicare Advantage and Part D plans in mid to late September.

WHAT'S THE IMPACT

CMS releases the projected average basic monthly premium annually -- calculated based on plan bids submitted to the agency -- to help beneficiaries understand overall premium trends before open enrollment, when they can select from plan options for the upcoming benefit year.

The Medicare Part D was established to help people with Medicare pay for both brand-name

and generic prescription drugs. It remains one of Medicare's more popular programs, with more than 48 million Medicare beneficiaries enrolled for prescription drug coverage.

CMS said it continues to analyze changes to the Part D program and engage with stakeholders to identify opportunities for reducing costs in particular.

Driving down prescription drug costs remains a priority for the Biden Administration. Earlier this month, President Biden signed an executive order that was intended to increase competition, reduce drug costs and reduce price gouging.

As part of the announcement, CMS is also releasing other information -- such as the Part D national average monthly bid amount -- to help Part D plan sponsors finalize their premiums and prepare for Medicare open enrollment. **Medicare Open Enrollment** for coverage beginning January 1, 2022 will run from **October 15 to December 7, 2021**.

THE LARGER TREND

Biden's executive order this month was broad in its attempts to reduce drug costs, taking the stance that high prescription drug prices are in part the result of lack of competition among drug manufacturers; the order encourages the FTC to ban "pay for delay," a system in which drug manufacturers pay generic manufacturers to stay out of the market.

The practice has raised drug prices by \$3.5 billion per year. Research also shows that "pay for delay" and similar deals

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between generic and brand-name manufacturers reduce innovation, the order said.

The president also directed the Food and Drug Administration to work with states and tribes to safely import prescription drugs from Canada, pursuant to the Medicare Modernization Act of 2003; directed HHS to increase support for generic and biosimilar drugs; and directed HHS to issue a comprehensive plan within 45 days to combat high prescription drug prices and price gouging.

EXPECT CHANGES TO PLANS

Along with the price increases, CMS has also released preliminary data to suggest major plan changes and consolidation in 2022.

For example, in Arizona, the states 2nd largest prescription drug plan, Wellcare will continue its consolidation when it absorbed Aetna and Centene's prescription plans back in 2018 and 2019, and reduce its plan offerings from 6 to 3.

Carriers give us brokers advance notice and first looks at the changes and let us know whether these are high, mid, or low impact to the consumers and this year all signs point to high.

So, what does this mean to the average AZMedicare101 client?

Make sure to answer our calls and emails this Annual Election Period as change is more than likely needed on your prescription drug plans.

As we get more details and closer to the start of AEP we will provide more information, but this year it seems change for most is inevitable.

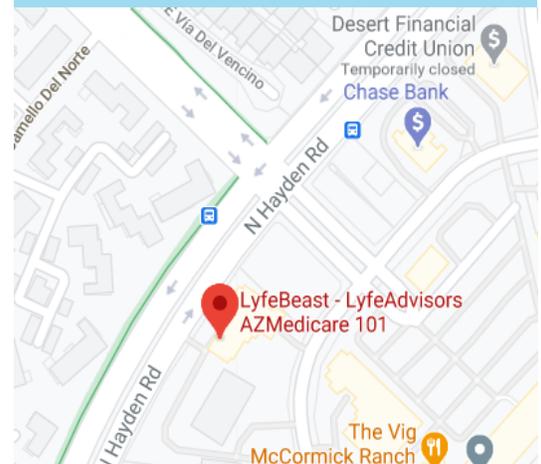
Questions When It Comes To Medicare?

Give us a call at 480-626-0296

Map to our NEW Scottsdale Office



7300 N Via Paseo Del Sur,
Suite 204
Scottsdale, AZ 85258
(480) 626-0296



We're on the corner of Hayden & McCormick Ranch Parkway right beside Luci's and right above Crumble Cookie

CAN YOU SOLVE THIS?

word scramble

MEDICARE



1. SIAOTPHL
2. NRCUEASNI
3. PRROGAM
4. SCIVSEER
5. AIEFLRU
6. GEA
7. ECDINLU
8. OSSEIRLCS
9. GDATEANVA
10. CPIRSTRPNEIO
11. EELPOP
12. KDINEY
13. ISIDAITLBEIS
14. HELTHA
15. RPENAENTM
16. QLFYUIA
17. RLTALEA
18. XPESSENEE
19. OTPOMYHCIRA

August Quiz

Question 1:

Who is the public service mascot that was first inducted to the US in August 1944?

- A. Daren The Lion (DARE)
- B. Smokey The Bear
- C. McGruff The Crime Dog

Question 2:

Which fresh fruit outsells all other fruits during August in America?

- A. Watermelons
- B. Tomatoes
- C. Peaches

Question 3: In which year was the beach ball invented

- A. 1954
- B. 1938
- C. 1956

Answers for July

Question 1: Who has the largest US city fireworks show for the 4th?

C. New York

Question 2: Who is the Hot Dog Eating Champion of the World?

C. Joey Chestnut

Question 3: What is #1 Beer In the US?

A. Budweiser

Medicare Supplement Rates Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	G	Amerigroup (Anthem)	\$110.46
Male	65	G	Amerigroup (Anthem)	\$119.28
Female	65	GHD	New Era Life	\$40.37
Male	65	GHD	New Era Life	\$44.41
Female	65	N	Aetna	\$88.96
Male	65	N	Blue Cross Blue Shield	\$94.82
Female	66	F	Humana	\$140.02
Male	66	F	Amerigroup (Anthem)	\$159.62
Female	66	G	AARP United Healthcare	\$118.93
Male	66	G	Blue Cross Blue Shield	\$126.36
Female	66	GHD	New Era Life	\$41.40
Male	66	GHD	New Era Life	\$45.54

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 08/01/2021

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	Comenity Direct	0.70%
2 year	Comenity Direct	0.75%
3 year	Pentagon FCU	0.85%
4 year	Connexus CU	0.91%
5 year	Pentagon FCU	1.10%

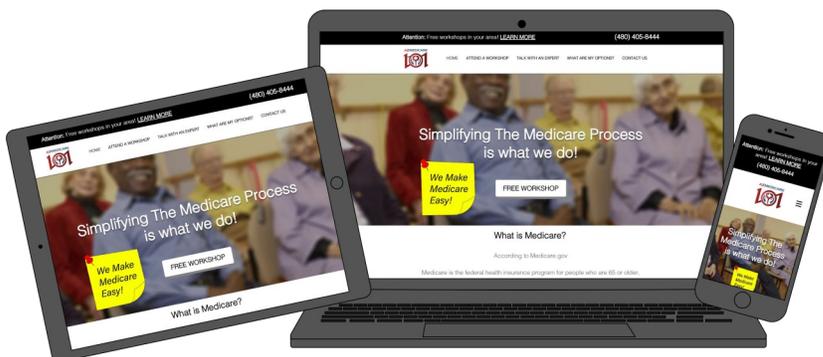
Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NCUA Insurance. *Source: BankRate.com 08/01/2021

Highest Fixed Annuity Rates Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	Oceanview	2.35%
4 year	Oceanview	2.60%
5 year	Atlantic Coast	3.00%
7 year	Sentinel Life	3.10%
10 year	Atlantic Coast	3.20%

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 08/01/2021

Visit us Online at
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Can You Apply More Than Once For Social Security Disability?

There is no limit on the number of times you can apply for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). A more pertinent issue, if your benefit claim is denied, may be whether you are better off appealing the ruling or starting over with a new application.

Unless you are applying on the basis of a different medical condition than before, disability lawyers generally favor appealing.

But every situation is different. Whether it's best to appeal or reapply will depend on the particulars of your case. Why were you turned down? Has your condition changed since you applied? Can you provide new or better evidence that you meet Social Security's definition of disability — an illness or injury impairment that prevents you from doing most paying work for at least a year?

An attorney or professional advocate well-versed in disability law and Social Security procedures can help you weigh the pros and cons of each approach in light of your circumstances. Here are some general things to consider.

Retroactive Benefits

The date you notify the Social Security Administration (SSA) of your intent to file for disability benefits is called your "protective filing date." If the claim is approved, you could get back pay, or past-due benefits, going back to that date (and, with SSDI claims, for up to 12 months before it).

The protective filing date remains in force throughout the appeals process. If you file a new

claim, you get a new, more recent protective date, and thus less back pay if you win. This is the main advantage to appealing versus filing a new application.

Odds Of Success

Social Security turns down nearly two-thirds of disability claims on medical grounds at the application stage. Many experts say the chances of ultimately securing benefits are higher if you appeal than if you start over.

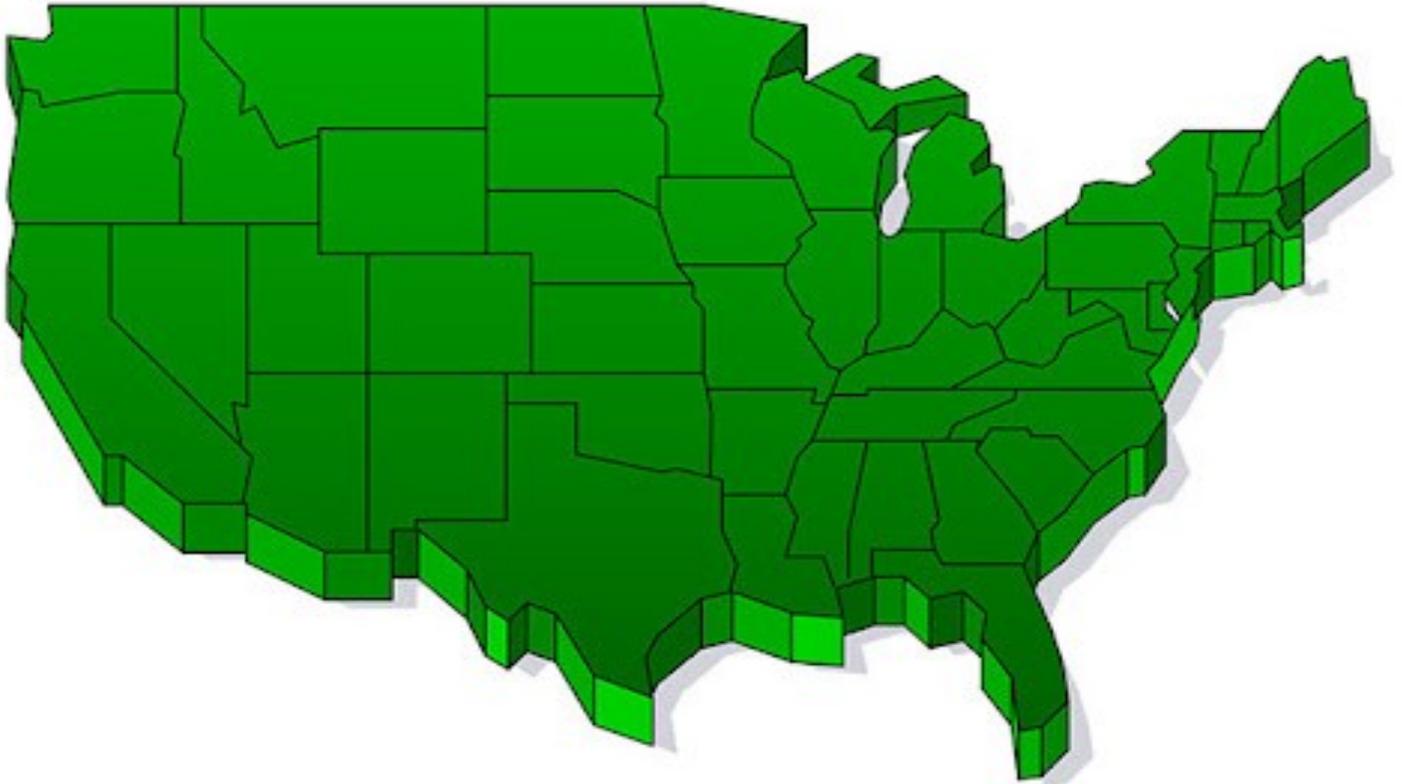
SSA statistics bear this out. From 2010 through 2018, Social Security examiners approved around 36 percent of initial disability applications, according to the agency's most recent annual report on the SSDI program.

Over the same period, more than half of cases that were appealed and reached a hearing before an administrative law judge — the second stage in the SSA appeals process, and the first where applicants can make oral arguments and present witnesses — resulted in benefits being awarded.

Your Condition

If your medical condition is roughly the same as when you previously applied for benefits, a new application is likely to meet the same fate.

Reapplying may be a good option, however, if you are seeking benefits due to a different medical condition than the one that prompted a prior filing, or on the basis of an existing impairment that has markedly worsened since your previous claim.



AZ 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.

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
Wednesday, August 11th
5:30pm to 6:30pm



Online Workshop
Thursday, August 12th
06:30pm to 07:30pm

Online Workshop
Monday, August 16th
1:30pm to 2:30pm

ALL ARIZONA COUNTIES

Online Workshop
Tuesday, August 17th
11:00am to 12:00pm

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 13 years, we have been helping thousands of retirees all throughout Arizona and we’d love to help you as well.” - Thomas Shultz, Managing Partner

