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4th Quarter Stock Market Outlook Is The S&P 500 Ripe For A Correction?

By Thomas Shultz

After eight months of gains, the U.S. stock market finally satisfied its skeptics by declining in September. The S&P 500 tumbled 4.8%, notching its worst month since March 2020. The Dow Jones Industrial Average (DJIA) and Nasdaq Composite posted their weakest monthly showings in 2021.

In short, the market that seemed impervious to bad news finally showed it's not.

The catalysts for the sell-off range from the China Evergrande crisis, surging Covid-19 delta variant cases, higher inflation, supply chain worries and the Federal Reserve's plans to buy fewer bonds in the months ahead. While the bears may feel vindicated, the market's bulls point to an S&P 500 that's still up nearly 15% on the year.

There are plenty of reasons for

both camps to believe they're right about the market, especially with earnings season kicking off mid-month. Most financial analysts typically track two to three big factors that could dictate the market's ups and downs in any given month, but now most are watching five factors in October—a telling sign of how investors are trying to make sense of everything going on right now.

The million-dollar question is what this means for investors and what do investors do about it, as we are definitely going to experience higher and more frequent volatility.

Volatility could also prove to be pivotal in determining the market's direction—and whether the selloff that began in September could worsen to become a full-blown market correction.

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MEDICARE



OPEN ENROLLMENT

October

AEP HERE WE COME!
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From Economic Indicators to Covid and More

With so much to monitor in the market, that's likely to make for an interesting month ahead. Here are the five factors LyfeAdvisors will be watching in October:

- 1) **Earnings season.** Companies will begin reporting earnings for the third quarter in mid-October, and market participants will have an opportunity to look under the hood for specific companies, learn about the outlook into 2022 and get a broader sense of what's happening in the economy. This particular earnings season is going to be pretty important to give us visibility into what Corporate America is thinking about the whole recovery.
- 2) **Economic indicators.** While economic data reports are always important, investors will be looking at how the rise in delta variant Covid-19 cases has affected consumer spending, consumer confidence and economic growth more broadly. These reports also shed light on supply chain issues and rising inflation.
- 3) **Federal Reserve comments.** Central bankers aren't scheduled to meet in October but investors will monitor communications from officials that could offer more insight as to when the Fed will begin tapering bond purchases.
- 4) **Covid-19 developments.** If there's any factor that could eclipse the others, it certainly is Covid. A full month has now passed with students across the country back in school and more employees in offices once again, so we'll continue to monitor case counts and what companies are saying during earnings season. Depending on how the pandemic is trending, that could provide either "outsized good news or cautionary news" for the market in October.

- 5) **Geopolitical developments.** The Evergrande news out of China reminded market participants that events overseas can—and do—affect U.S. stock prices. Along with known issues, like China's crackdown on the tech industry, any geopolitical developments could rattle markets during a time of potentially higher volatility.



October's Reputation and Volatility

October doesn't have a great reputation on Wall Street, thanks to the two major crashes that happened in the month, in 1929 and 1987.

Crashes aside, October is actually a pretty average month historically, with typical gains of 0.4% going back to 1928, according to market historical data.

This year, a lot will be riding on earnings season — a period that sees higher volatility for individual stocks and the market as a whole.

We expect market volatility to be elevated for U.S. equities not only for October but through the end of the year. The information that companies share during the multi-week reporting period is likely to set the tone for the market for the next several months, even if it does bring more volatility in the process.

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At stake is whether the big surge in stock prices earlier in the year is still justified given the potential impact of the continued pandemic and higher inflation on corporate profit. Our belief is that this is going to be an earnings period that has more uncertainty than perhaps the first two quarters of the year.

How to Invest in October

Even with the prospect of more volatility ahead, most financial advisors have been advising clients that now may be the time to back away from stocks.

More importantly, we are focused on how to position our client's portfolios for the prospect of higher inflation, which includes greater diversification.

Rather than “**wholesale changes**” we recommend investing in assets—like alternative assets, real estate investment trusts, or annuities – investments that offer lower volatility and some downside protection in the event of a further decline in the stock market. In stocks, investors may want to consider moving out of some of the market's biggest winners year-to-date and into the laggards.

Like many analysts, we here at LyfeAdvisors feel this market is “**ripe**” for a correction after the tremendous gains since the pandemic. What's more, the very fact that people expect volatility may actually create market choppiness and more risk.

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

OCTOBER 2021

ALTERNATIVE BOND RATES

12 Month Coupon

6.00%

Dividend Paid Monthly*

36 Month Coupon

6.25%

Dividend Paid Monthly*

60 Month Coupon

7.50%

Dividend Paid Monthly*

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Lyfe Advisors

Get to know....

Coralyn Shultz

Spotlight

How long have you been working at LyfeBeast? Since January of 2021

Your hometown? I was born in the Philippines and moved to Los Angeles, CA at the age of 12. I have lived in Arizona now for 11 years (since 2010)

What's one word that describes you the best? I like to think that I am very patient

What TV character do you think you have the most in common with? I don't have anything in common with anyone on television, that's why I watch it..

What's your most prized possession? My family

What's your favorite meal? Spaghetti and fried chicken

When you have free time, you can be found... at home sleeping or playing games on my phone

What's your favorite type of music and why? Anything that's not too loud, prefer dance music

If you could live a day in the life of anyone, who would it be and why? Any high profile celebrity (doesn't matter who) so I could feel what it's like to be catered to 24/7 minus the drama and exposure to the public

What is something about you that no one knows about? That I used to love to cook and made everything from scratch until I became a mom and now make everything out of the box

How did you arrive at LyfeBeast? Thomas and I used to work together a long time ago, and I think both of us can agree it was healthy for our relationship. For the last 2 years, he has been trying to get me to join the team, but I was very happy with my current position working for First American Title.

At the beginning of 2021, some changes were made at LyfeBeast and it seemed like the right time to make the move if I was actually ever going to do it. I didn't know what to expect, but have been pleasantly surprised by the relationships with our clients and the impact I've made joining the team (Thomas even takes my suggestions every now and then)



RITA'S REVIEWS

Every month, my husband and I enjoy trying out places to eat. This month we enjoyed a new location in Scottsdale, "Lone Spur Café" .



Our latest adventure into the breakfast scene was to a cowboy themed restaurant on Hayden Road in Scottsdale. The first



Lone spur Café was started in Prescott sixteen years ago. In 2013 Cory Farley, an attorney, and his wife, Jenny of Peoria purchased the business and expanded it to their hometown of Peoria in 2015. With seven children, Cory and Jenny are deeply rooted in their faith, appreciating the importance of family and serving others. This is apparent in how he speaks of his team members and his interest in keeping the restaurant open from 6:30 a.m. to 2:30 p.m., as this schedule allows his employees to enjoy cherished family time – whether it is picking up children from school or enjoying a family dinner. Each location showcases western themed creations and original artwork of local Arizona artist Hugh Slayden. Most of the time their new locations are primarily in mountain towns of Arizona and southwestern Colorado such as Flagstaff, Durango, Silverton, and Pagosa Springs. There are three new locations coming soon for Pinetop/Lakeside, Mesa and Queen Creek.



We were seated immediately but then the wait began as it does in all restaurants these days. The staff was gracious and checked on us several times while we waited for the

food to be served. But the food was worth the wait. They are famous for their French toast



special which was my husband's logical choice. The French toast was made with cinnamon raisin bread battered and rolled in corn flakes which is very different. My husband liked it but didn't feel that it was the

best he had ever had. My mother was elated to see that they served biscuits and sausage gravy just like back home. She is hard to please and she raved about it. I had the bacon and eggs plate. Many of their selections have two sizes—regular or cowboy sized. My meal came with the country potatoes which were very good and such a large portion I had to give my husband half of them.



Their breakfast menu consists of Meat "N" Eggs plates, specialties, griddles, benedicts, omelets, and skilletts. The portions were large and reasonably priced. Their lunch menu consists of burgers, sandwiches, salads, and specialties. We enjoyed our meals and would like to try one of their restaurants in a historic venue such as Prescott or Flagstaff. I think that way you would appreciate the western cowboy décor much more. In the Scottsdale location it seemed a bit out of place across from the Harley dealership.

Rita Henderson

Medicare Hack #27

MEDICARE OPEN ENROLLMENT IS HERE

Why You Should Pay Attention



Sure, there are probably more entertaining things to do than review your Medicare coverage.

Nevertheless, it's that time of year. Open enrollment, which starts Oct. 15 and runs through Dec. 7, is when you can make changes that take effect Jan. 1st. While you aren't required to do anything — your 2021 coverage generally would continue into 2022 — it's worth at least checking to see if your current plan remains your best option.

Providers may opt in or out of a network plan, or the cost of a prescription drug may be higher or lower or may no longer be covered on your current plans.

In simple terms, this annual fall open enrollment period is for adding or changing coverage related to an Advantage Plan (**Medicare Part C**) and/or prescription drugs (**Part D**). You can switch, add or drop those parts of your coverage.

Be aware that although congressional lawmakers are debating whether to add dental, vision and hearing coverage to original Medicare, there is no certainty the provisions will make it through the full legislative process. If you have an Advantage Plan, you may already have some coverage for those benefits.

Here's what to know about open enrollment.

Who Should Pay Attention?

Roughly 63.3 million people get their health coverage through Medicare. The majority of them — 55.1 million — are age 65 or older, while the remainder are individuals with permanent

disabilities.

Fall enrollment is different from your initial enrollment window, which starts three months before the month of your 65th birthday and ends three months after it. That's when you generally must sign up for Part A (**Hospital**) and Part B (**Doctors**) unless you meet an exception such as having acceptable coverage elsewhere. You also can sign up for an Advantage Plan or a Part D prescription drug plan (**both of which are offered by private insurers**) during your initial enrollment period.

Nevertheless, fall open enrollment touches most beneficiaries in one way or another due to the coverage they select. For instance, 26.7 million choose to get their Parts A and B benefits delivered through Advantage Plans, which are likely to include Part D.

The remainder stick with original Medicare (**Parts A and B**) and often pair it with a standalone Part D plan. Most also get a Medicare supplemental plan (**a.k.a Medigap**), which is offered by private insurers.

Altogether, 48.5 million beneficiaries have prescription drug coverage through either an Advantage Plan or a standalone Part D plan.

The Nitty Gritty

Every year, usually by Sept. 30th, your Advantage Plan or prescription drug plan should send you a packet explaining changes for the upcoming year. This could include adjustments to monthly premiums, copays, deductibles,

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coinsurance or maximum out-of-pocket limits, or changes to drug coverage.

The average monthly premium for Advantage plans will be \$19 next year, down from \$21.22 in 2021, according to the Centers for Medicare & Medicaid Services. The average 2022 monthly premium for Part D coverage will be \$33, up from \$31.47 this year.

Part B monthly premiums — as well as other various cost details — for 2022 have not been finalized yet. However, the standard Part B premium is anticipated to rise to \$158.50 from \$148.50 this year, according to the latest Medicare trustees report.

Be aware that some Part D plans are folding. If you're enrolled in a drug plan that's being discontinued, it's likely that your insurance company will [move you] to one of their other drug plans for next year, which could result in significantly higher premiums.

You don't want to find this out in January when it's too late to change your standalone Part D drug plan. Same goes for discovering too late that your medication is not covered or comes with a much bigger out-of-pocket cost.

However, if you pick an Advantage Plan during fall

enrollment and realize afterward that it's not a good fit, you can make a change to your coverage between Jan. 1 and March 31. You would be able to switch to either another Advantage Plan or to original Medicare and a stand-alone prescription plan.

Ditching an Advantage Plan

If your Advantage Plan isn't working for you and you want to drop it altogether instead of switching to another, you can do that.

You would simply be left with original Medicare (**Parts A and B**) and would need to get a standalone Part D prescription drug plan if you want that coverage. **(If you don't, and later change your mind, you could face a financial penalty for going without it.)**

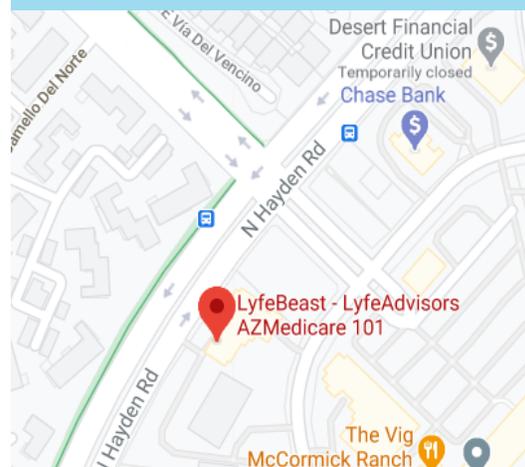
Additionally, although beneficiaries in that situation may want to purchase a Medigap policy, there are rules that apply to enrolling in one. If underwriting will occur, it's wise to apply for the Medigap policy early in this fall enrollment window and to hang on to your Advantage Plan until you know you can get the supplemental coverage.

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

Classic Sudoku

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

AZMEDICARE101.org

October Quiz

Question 1:

What year did Halloween start?

- A. 1745
- B. 1902
- C. 1963

Question 2:

What is the most popular Halloween costume of all time?

- A. Ghost
- B. Vampire
- C. Werewolf

Question 3: What is the most popular Halloween candy of all time?

- A. Snickers
- B. Candy Corn
- C. Reese's Cups

Answers for September

Question 1: Who directed the movie "September"?

C. Woody Allen

Question 2: What flavor popsicle is celebrated in the month of September?

A. Blueberry

Question 3: What popular food is celebrated on September 13th?

C. Chocolate



The Huge Raise In Your Social Security Paycheck in 2022 Might Seem Great, But Is It Really?

In 2022, Social Security retirees will likely receive a Social Security cost-of-living adjustment (COLA) equal to 6% to 6.1% of their benefits, according to the Senior Citizens League. This is the biggest benefit increase in decades and will leave the average retiree with about \$93.20 more in their monthly checks.

Compared with the 1.3% COLA retirees received in 2021, a 6% raise sounds like a fortune and could, in theory, have retirees jumping for joy. There's just one problem, though: This large raise actually is really bad news for seniors. Here's why.

Why a large Social Security COLA could leave Social Security retirees worse off

Social Security retirees are getting such a large raise in 2022 for a very simple reason: **HIGH INFLATION.**

See, annual cost-of-living adjustments are based on changes to a consumer price index called CPI-W. The Consumer Price Index for Urban Wage Earners and Clerical Workers is the index used, and it shows there's been a dramatic increase in prices.

This inflation is expected to continue into next year -- and it will have consequences. Retirees will see much higher Medicare Part B premiums in 2022, with the Congressional Research Service estimating a 6.2% premium increase and monthly costs jumping from \$148.50 to \$157.70. Most retirees pay premiums out of their Social Security checks, so they'll find that some of their raise disappears even before it hits their bank

accounts.

Costs are also expected to rise dramatically on other purchases seniors make frequently, including food, housing, and electricity. And, while the COLA should theoretically ensure seniors don't lose buying power despite some of the highest inflation in decades, past research has shown these adjustments aren't very good at that.

The CPI-W measures price increases on the purchases that urban wage earners and clerical workers are making, but they don't have the same spending habits as retirees. Seniors tend to spend a higher percentage of their income on the very types of consumer goods and services that are seeing the biggest jumps in price.

Over the past two decades, retirement benefits have actually lost about 30% of their buying power because COLAs haven't been large enough to enable seniors to keep up. Retirees are starting from behind, and even the 6% COLA this year likely won't be enough to account for the actual cost increases they face in 2022.

It's also important to remember that most seniors only get around 40% of pre-retirement income from Social Security.. Most need much more to live on, and supplementary income likely comes from savings. The problem is, retirees tend to need to invest conservatively because they don't have time to wait out market downturns -- which means their savings could rapidly lose buying power during times of high inflation.

So, while a 6% raise may sound nice, if it's not enough to keep up with rising costs *and* if the real value of their nest egg falls because of high inflation, retirees won't end up better off at all.

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	Medico	\$117.48
Male	66	G	Blue Cross Blue Shield	\$126.36
Female	66	GHD	Medico	\$40.53
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 10/01/2021

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	Quorum	1.00%
4 year	Connexus CU	0.91%
5 year	Pentagon FCU	1.10%

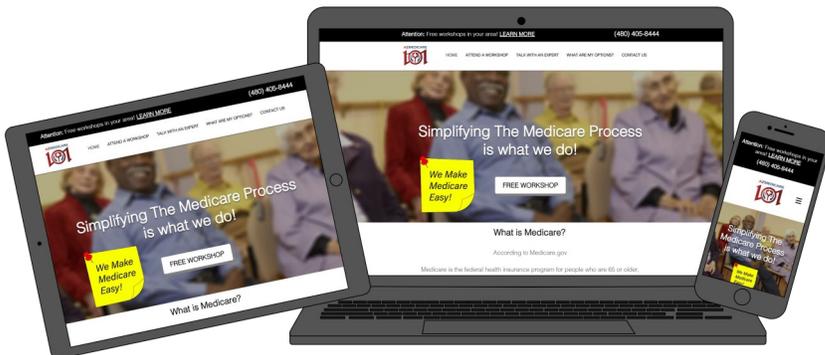
Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NCUA Insurance. *Source: BankRate.com 10/01/2021

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 10/01/2021

Visit us Online at
www.AZMedicare101.org



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7300 N Via Paseo Del Sur
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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
Tuesday, October 19th
1:30pm to 2:30pm



Online Workshop
Tuesday, October 19th
5:30pm to 6:30pm

Online Workshop
Wednesday, October 20th
5:30pm to 6:30pm

**Maricopa &
Pinal Counties In Blue**

Online Workshop
Wednesday, October 20th
11:00am to 12:00pm

Pima County In Red

Online Workshop
Tuesday, October 26th
11:00am to 12:00pm

New Mexico In Brown

Online Workshop
Thursday, October 21st
1:30pm to 2:30pm

Online Workshop
Tuesday, October 26th
5:30pm to 6:30pm

Online Workshop
Thursday, October 28th
1:30pm to 2:30pm

“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 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



MEDICARE



OPEN ENROLLMENT

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.