Volume 2, Issue 6

THE LYFE ADVISOR

June 2019

Leading
Your
Financial
Education

THE MOST IMPORTANT PIECE OF FINANCIAL ADVICE YOU WILL HEAR THE REST OF 2019

By Thomas Shultz

Guaranteed income for life and the peace of mind that comes with it is within reach. Here's how…

Most retirement plans blend hard work and diligent saving with a lot of what-ifs. What if the stock market doesn't cooperate? What if we encounter massive unexpected expenses? What if all our calculations are wrong and our savings run dry mid retirement?

Wouldn't it be nice to replace that element of chance with some solid guarantees? Imagine a stream of income, locked in for the rest of your life, that covers all your essential living expenses. That could allow you to take that bucket-list vacation without fear of derailing your retirement, greatly simplify your financial life in the event you face cognitive decline in your later years and let you shrug off ***market dips*** like the one we're experiencing now. ***Why should what you hear on the 6:30 news upset your retirement plan?***

Lifetime guaranteed income and the accompanying peace of mind is within reach. By maximizing Social Security benefits and any available pension income, incorporating plain-vanilla deferred income annuities, and perhaps adding in a reverse mortgage that allows your home to bolster your retirement-income plan, most retirees can build an income floor that will support them as long as they live.

Given longer life spans and rising health care costs, interest in guaranteed income is growing fast. In a 2018 survey of 55 to 75 year-olds with more than $100,000 in household assets, 83% said that guaranteed income was a highly valuable addition to Social

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June

Summer Is Finally Here!

Inside This Issue

Security, up from 61% a year earlier.

Yet retirees are often left on their own when it comes to generating retirement paychecks. ***Only half of people working with an adviser said they'd had a conversation about retirement-income*** strategies and most employers have done little to fill the guaranteed income vacuum left by the extinction of defined-benefit pension plans.

No single retirement-income recipe will work for everyone. Each retiree must pick and choose the ingredients that best fit his or her goals—and confront some tricky trade-offs. Delaying Social Security, for example, may mean a few more years in an office that you're eager to leave, and buying an annuity can mean giving up access to a substantial part of your nest egg.

For retirees who find the right retirement-income formula, however, the rewards can include financial security and the freedom to live on their own terms. ***By cobbling together various sources of guaranteed income, many of our clients have freed themselves from the worries about a stock market crash—and from the need to remain in a stressful job.***

Build Your Retirement Income Portfolio Now

How much income will you need? Some retirees rely on rules of thumb—such as aiming to generate 80% of their pre-retirement income in retirement.

But there are a couple of problems with that formula. One issue is it sets up an impossible goal for retirees who may not have sufficient assets to generate that much income. What's more, every individual has different ideas about what constitutes an acceptable retirement lifestyle - and those ideas must be reconciled with what's realistic for his or her portfolio.

Instead of aiming for an arbitrary income replacement rate, ensure that your income is greater than your expenses. Tally up essential expenses such as food, housing and utilities, then turn to discretionary spending such as travel and entertainment. You may be pleasantly surprised. Retirees who are downsizing or paying off a mortgage, for example, may be able to live on 60% or 70% of their preretirement income. Others may have pent-up demand as they approach retirement, perhaps planning to spend more on travel in the first five or 10 years, which is important to build into a plan too.

Next, rethink the word ***portfolio***. You probably spent your working years building a stock and bond portfolio. In retirement, **EXPAND** that concept to include everything that helps you generate income. Social Security, pensions, annuities and any other guaranteed income sources can be considered the "bond" portion of your retirement income portfolio. Ideally, these dependable income generators will cover your essential living expenses. Stocks and other riskier assets can be invested for growth because they'll be used to cover discretionary expenses that can be trimmed if the market slides and also help fight inflation.

When you know your essential expenses are covered by guaranteed income sources, you're less likely to panic and sell when stocks tumble.

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Maximize Your Income

Social Security is the starting point for maximizing your retirement income. These benefits are typically retirees' largest single income source, and they're similar to any annuity you may have. For each year you delay claiming from your full retirement age to age 70, your benefit increases 8%. It sometimes makes sense for the primary wage earner to delay claiming as long as possible, but couples' claiming decisions can be complex.

Of course, delaying Social Security can leave a gaping hole in your retirement-income plan if you want to retire in your 60's or earlier. Taking larger withdrawals from a volatile investment portfolio isn't an attractive solution, because it increases the risk that poor investment returns in the first years that you're drawing down your portfolio will decimate your nest egg. A better option is to carve out a piece of your portfolio in advance that can be invested in a ladder of bonds, cd's or annuities to help provide income until you claim Social Security.

Get More Guarantees

If your Social Security benefits and other guaranteed income sources don't cover your essential expenses, it's time to consider an annuity that can fill the gap.

Although annuities come in infinite variety and complexity, most retirees should focus on one simple product: deferred income annuities, which offer a guaranteed income stream starting at some point in the future.

Deferred income annuities are the most natural hedge against the risk of outliving your assets. When people first retire, they're not going broke the next day. With a deferred income annuity, payments can start when you're more likely to deplete your savings and need the money—perhaps at age 70 or 75. This type of annuity also offers the highest leverage, in the sense that for a little bit of money you get a significant amount of income at a future date. A 65-year-old man, for example, could fork over $100,000 today and get about $12,000 in annual income starting at age 71, versus just $6,800 if he wants payments to start immediately.

You can also ladder deferred income annuity purchases to lock in stock market gains in your pre-retirement years. As you get closer to retirement, market returns impact all the contributions you've made over the years, and you become more vulnerable to market losses.

A fantastic strategy is to systematically take some of that risk off the table starting 10 years or so before retirement. In years when market returns are particularly good, use some of those gains to buy a deferred income annuity that offers guaranteed payments starting at your retirement date. That way, you not only trim your market risk but also get to retirement with most of your spending goal set into place.

Here at Lyfe Advisors, we take a lifetime approach to planning. Our clients know that we understand that goals and objectives change over time and we are here to help make sure their savings last no matter what obstacles they face.

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

*Give us a call to schedule a **FREE** comprehensive retirement analysis so you can live your best life today!*

Thomas Shultz, LACP

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MEET THE TEAM

Thomas Shultz
Managing Partner
Registered
Principal

Lillian McCord
Operations &
Marketing
Director

Dustin Graham
Associate
Managing Partner

Rita Henderson
Customer Support
Specialist

**Salwa
Hermansen**
Insurance
Advisor

**Tyrone
Armstrong**
Insurance
Advisor

Lenny Trujillo
Insurance Advisor
Trust & Estate
Specialist

**Charles
Sandoval**
Insurance Advisor

Michelle Bonitto
Insurance
Advisor

Jennifer Uzarski
Insurance
Advisor

Luis Blanco
Insurance
Advisor

Marta Prigmore
Insurance
Advisor

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Josephine P. referred by Rodriguez L.
Roberta D. referred by Sandra P.
Pablo E. referred by Daniel P.
Maria G. referred by Victor H.
Jose W. referred by Nadia P.
Timothy T. referred by Francisco P.
Elba A. referred by Robert V.
Rodrigo T. referred by Roger A.
Jack S. referred by Mason R.
Jacob R. referred by Clara W.
Oliver L. referred by Edward R.
John A. referred by Tyrone B.
Francis F. referred by Corey P.
Alison V. referred by Joseph P
Mario G. referred by Steven P.
Andrew W. referred by Lillian V.

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.

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THE CONSERVATIVE APPROACH

The Different Types and Uses Of Living Trusts

The primary purpose of a Living Trust is to create instructions for your trust's assets to be passed to your beneficiaries, children, family members, or charities **WITHOUT** the public process of probate.

It gives the grantors (aka settlors, trustors, creators) of the trust ultimate power to create provisions on how and when to distribute the assets – which can be done over time to protect the assets from a vicious spender, or in single lump sums – the choices are up to the creator.

Because everyone's situations and wishes are different, there are several different types of Living Trusts to help you protect your estate and heirs. We will explore a few of the common ones to help you understand which type of trust may benefit your family most.

REVOCABLE LIVING TRUST

The most common type of living trust used for most estate planning. With a **REVOCABLE** living trust, creators of the trust (aka settlors, trustors, grantors) open a Trust with the provision that they may revoke or change the provisions at any time during their lifetimes. This allows for fluidity of decisions and for normal familial changes to occur throughout time without requiring consistent updates to this type of trust. Portions of this type of trust can be materially changed by the creators with simple AMENDMENTS. Once the creator/ creators of the trust have passed away or can no longer make sound decisions on their own, the provisions of the trust are, usually, locked in stone, and the trust is now considered irrevocable.

A-B TRUST

An A-B Trust is a subtype of the revocable living trust that garnered a lot of attention and use during the early 2000's when federal estate taxes kicked in at $600k and higher. In this type of trust, at the death of the first creator (settlor or trustor), the creator's half of the estate is divided and placed into a separate "B" trust, under the same initial trust. Because these assets have been separated out from the original trust, they are no longer subject to the same federal estate tax provisions as they are destined to go to beneficiaries.

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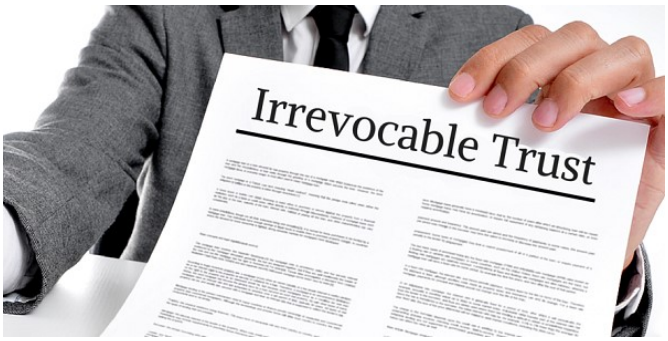
The surviving trustor (most often the spouse, settlor, creator) continues to operate under the same ORIGINAL trust agreement with access to HALF of the total trust assets. However, if all of the assets, or money, are used up in the original trust, then the assets within the "B" trust can be accessed.

Currently, the federal estate tax exclusion $11.4 million per individual, or $22.8 million for a married couple with a properly funded and created A-B Trust. Although most families will not come close to these limits, an A-B Trust is still very commonly used in common estate planning among families. Additionally, an A-B Trust could help protect the interests of beneficiaries or children of previous marriages.

IRREVOCABLE TRUST



The most important part of an **IRREVOCABLE TRUST** is that provisions cannot be easily changed. Because of this, these types of trusts are popular for those who want to protect their trust assets from lawsuits and creditors. Legal theory commonly allows a creditor to step into the shoes of the debtor. Thus, it allows the creditor do what he or she could do. For example, let's say the settlor (grantor, trustor) of a trust could freely change the beneficiary (like they can do in a revocable trust). The one who sued the settlor could step into his or her shoes and change the beneficiary to himself/herself. If the trust allowed the settlor to independently spend trust assets on himself, the creditor could do the same. Because of the irrevocable nature of the trust, beneficiaries cannot be changed and are protected in this example.

Plus, some people use irrevocable trusts to make sure that others carry out their wishes when they are no longer around. This is common in second marriages where a spouse wants to make sure that children from the first marriage get at least some of the assets.

Can I Ever Change An Irrevocable Trust?

Yes, but changes aren't so easy, **AND** it depends on the terms of the trust. But if the purpose is asset protection, the changes often require the approval of a third-party, such as the trustee. Most trusts that protect assets are discretionary trusts. For example, if you decide to cut out a beneficiary or add a new one, simply ask the trustee. The trustee, at his, her or it's (in the case of a corporate trustee) discretion can do so. Therefore, you do not need to make irrevocable decisions. You just need to communicate your wishes to the trustee.

The trustee has discretion to decide whether or not the act would be in the best interest of the beneficiaries of the trust. They will see if it complies with the settlor's intent, the overall purpose of the trust, and if doing so would or would not put trust assets in harm's way. To say it another way, if you could change it directly, the judge could force you to change the beneficiary to your legal enemies. So, by making it irrevocable, you are more likely to get what you want: the use of the trust property. By requiring third-party intervention, it ties the judge's hands from directly forcing you to make the changes against your will.

Don't like the trustee? That's okay. Simply fire him or her and hire another. You can change the trustee to anyone but yourself; a family member, a close friend, an agent of yours, or a controlled employee.

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This is because courts consider these people your alter ego.

There are many types of irrevocable trust. Not all are for asset protection. There are trusts to hold life insurance, for charitable purposes, to reduce the tax bite, and to care for those with special needs.

SPECIAL NEEDS TRUST

Simply stated, a Special Needs Trust is a supplemental type of trust established for a loved one with a disability -- and avoid jeopardizing government benefits. Owning a house, a car, furnishings, and normal personal effects does not affect eligibility for SSI or Medicaid. But other assets, including cash in the bank, will disqualify your loved one from benefits. For example, if you leave your loved one $10,000 in cash, that gift would disqualify your loved one from receiving SSI or Medicaid.

A way around losing eligibility for SSI or Medicaid is to create what's called a special needs or supplemental needs trust. Then, instead of leaving property directly to your loved one, you leave it to the special needs trust.

You also choose someone to serve as trustee, who will have complete discretion over the trust property and will be in charge of spending money on your loved one's behalf. Because your loved one will have no control over the money, SSI and Medicaid administrators will ignore the trust property for program eligibility purposes. The trust ends when it is no longer needed, commonly at the beneficiary's death or when the trust funds have all been spent.

How Do I Know What Kind Of Trust I Need?

That depends on your own situation. Many questions about you and your assets need to be answered. What do you have to protect? Do you have liquid assets? A personal residence? Investment real estate? Automobiles? What you have to protect will determine which legal tools you need to use and whether domestic or offshore protection is what you need. Where you live will also make a difference. Florida has 100% homestead protection for primary residences. New Jersey has zero. California residences tend to have more value than houses in many other parts of the country. The amount of the homestead exemption in that state, however, does not sufficiently reflect the elevated values in homes for many people. Case in point, right here in Arizona – the homestead exemption, even for a married couple, is only $150,000. In some cases, a Trust isn't the right tool for families. If your wishes are very straight forward and your family dynamic is, for lack of a better term, simple, you may not need a Trust.

If you have additional questions about what type of trust is right for you, need help reviewing or updating an existing trust or would like to review your beneficiary designation to ensure they're proper, please reach out to us. We can cut through all the jargon and help you understand exactly what you need to help protect your loved ones.

Yours in Financial Wellness,

Dustin Graham, CRPC

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RITA'S CORNER

We wish for you a wonderful and happy Father's Day, filled with joy and love from all of us here at LyfeAdvisors and AZ Medicare101.

WHAT MAKES A DAD

The strength of a mountain,
The majesty of a tree,
The warmth of a summer sun,
The calm of a quiet sea,
The generous soul of nature,
The comforting arm of night,
The wisdom of the ages,
The power of the eagle's flight,
The joy of a morning in spring,
The faith of a mustard seed,
The patience of eternity,
The depth of a family need,
Then combined these qualities,
When there was nothing more to add,
The masterpiece was complete,
And so, He called it ... Dad

— Author Unknown

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Don't Get Scammed

Hack #10

MAKE SURE TO READ THE COVERAGE RULES BEFORE DECIDING ON A MEDICARE ADVANTAGE PLAN

Almost anyone who is turning 65 talks about all the Medicare information they receive. It can be overwhelming and those who make Medicare decisions based solely upon what comes in the mail can face some surprises.

Medicare Advantage plans' promotional literature highlights lower premiums and additional benefits. But as with any purchase, before you sign on the dotted line, dig into the details and find out what you're actually getting.

Here are two specific concerns.

Referrals

Referrals are a staple of Medicare Advantage HMO (health maintenance organization) plans. A new member must pick a primary care physician. That physician must submit a referral before the member can see a specialist or another healthcare provider or get certain medical services and treatments. The referral can expire and, if that happens, the process starts over.

A referral emphasizes the role of the primary care physician. However, for those who need services, a referral can slow down the process of getting that care. In some cases, the plan might not approve the referral. For example, a newly diagnosed cancer patient who was a client of ours could not get a referral to see a specialist who was outside the plan's network.

A Medicare Advantage PPO (preferred provider organization) allows freedom of choice so a referral is not necessary. However, if the provider is out-of-network, it can cost the member more, sometimes up to 50% of the entire cost.

Prior Authorization

A physician must obtain approval from an insurance plan to prescribe a healthcare service, treatment plan, or a piece of medical equipment. This process allows the insurance company to verify coverage and medical necessity of the proposed care. Authorization can result in a certain number of visits, a specific test or treatment. It's also possible the plan can choose not to authorize the physician's request.

Many are familiar with authorization required by employers' group health plans for surgery

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or hospitalization. However, many Medicare Advantage plans go beyond that, requiring authorization for most services, such as X-rays, physical therapy, and home healthcare.

Promotional information for plans likely will not mention this requirement. **But be aware.** A 2018 study found that 80% of Medicare Advantage enrollees are in plans that require prior authorization.

One quick way to learn about referral and authorization requirements is through the Medicare Plan Finder on Medicare.gov. After entering your information and getting to the plan results, you can see a side-by-side comparison of plans. An **R** in a purple circle means a referral is necessary for that service and a turquoise **A** identifies a prior authorization requirement.

Original Medicare does not require referrals. A beneficiary simply goes to the Physician Compare database and finds a list of providers who accept Medicare assignment.

Also original Medicare does not have prior authorization requirements. Doctors and other healthcare providers have an obligation to know and follow Medicare's coverage criteria. They determine the appropriate plan for their patients.

Medicare prescription drug plans can also require prior authorization for medications. The physician must contact the drug plan to get approval before writing the prescription. The plan wants to ensure that the drug is medically necessary and will be used appropriately.

Before deciding if Medicare Advantage is right for you, dig into the details and read the small print so you can find out what you'll really be getting.

Let us help you navigate the Medicare Maze.

Give us a call at

480-626-0296

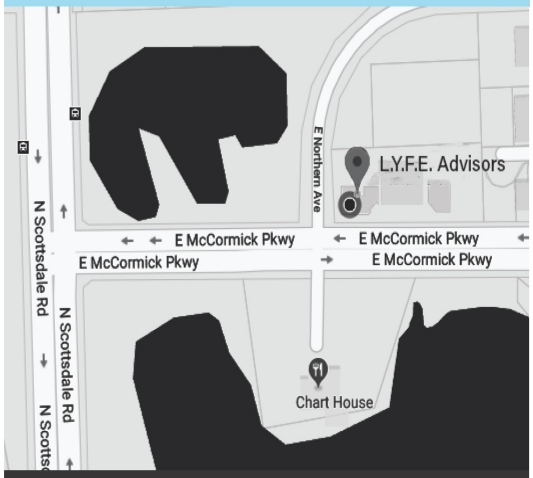
We are here to help!

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 McComick Parkway. First building on E Northern Ave.

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Sudoku

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

May Sudoku Solution

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

June Quiz

Question 1:
How many birthstones does June have and which are they?

A. 3; Moonstone, Pearl and Alexandrite
B. 2; Moonstone and Pearl
C. 1; Moonstone

Question 2:
Who wrote the book, “A Girl Named June”?

A. Ernestine J. Tebo
B. Marcel Proust
C. George Sand

Question 3:
June 17th is the Independence Day of which country?

A. Ireland
B. Colombia
C. Dominican Republic

Answers for May

Question 1: What day in May is Mother's Day observed in the U.S.?

C. **Second Sunday**

Question 2: Who created the American tradition of Mother’s Day?

A. **Anna Jarvis**

Question 3: True or False: The founder of the contemporary version of Mother's Day never had children.

A. **True**

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Medicare Supplement Rates

Lowest Medicare Supplement Rates For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	F	Humanadental	$134.16
Male	65	F	Blue Cross Blue Shield	$143.66
Female	65	G	Humanadental	$105.12
Male	65	G	AARP United Healthcare	$121.20
Female	65	N	Aetna (ACI)	$89.46
Male	65	N	AARP United Healthcare	$98.64
Female	66	F	Humanadental	$140.86
Male	66	F	Blue Cross Blue Shield	$156.76
Female	66	G	Humanadental	$110.38
Male	66	G	AARP United Healthcare	$126.97
Female	66	N	Greek Catholic Union	$90.54
Male	66	N	AARP United Healthcare	$103.35

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 06/01/19*

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	Marcus	2.70%
2 year	First Internet	2.88%
3 year	Safra Bank	2.96%
4 year	First Internet	3.02%
5 year	Safra Bank	3.06%

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 06/01/19*

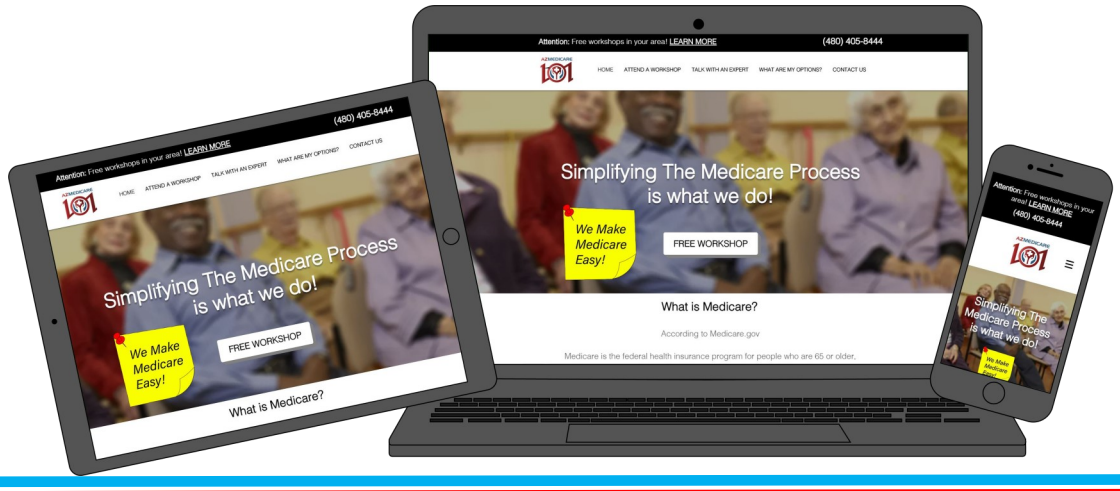
Highest Fixed Annuity Rates

Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	Guggenheim Life	3.10%
4 year	Guggenheim Life	3.15%
5 year	Sentinel Security Life	4.00%
7 year	Atlantic Coast Life	4.19%
10 year	Atlantic Coast Life	4.30%

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 06/01/19*

Visit us Online at www.AZMedicare101.org



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ONLY 7 MONTHS LEFT!

SOCIAL SECURITY'S BEST STRATEGY IS COMPLETELY FAZED OUT IN 2020

Few programs get as much support from Americans than Social Security, and that's because most people end up taking advantage of its benefits eventually. By being smart about how the program works, you can do lots of things to ensure that you get every penny of Social Security money you're entitled to receive.

One of the hardest things to understand about Social Security is how various types of benefits work together with each other, and a host of strategies for claiming Social Security have hinged on using little-known provisions to maximize the total amount you and your family can receive from the program. Yet some of those strategies got so lucrative that lawmakers took them away. One strategy known as ***"Filing As A Spouse First"*** is still available for a select few -- but once the ball drops in 2020, those who haven't yet reached full retirement age will find themselves out of luck.

The Basics Of FAASF

The file as a spouse first strategy -- sometimes called FAASF for short -- involves those spouses who've reached full retirement age and are entitled both to retirement benefits on their own work record and spousal benefits based on their spouse's work history. Under old Social Security law, spouses had a right once they hit full retirement age to restrict their applications only to spousal benefits, allowing their own retirement benefit to earn delayed retirement credits and therefore continue to grow. At a later date, spouses could claim their own retirement benefit, which would then give them higher monthly payments.

Here's how it worked. Say that you and your spouse both worked but that you had a lower-paying job. As a result, your full retirement benefits would be $1,200 per month, while your spouse would receive $2,400 in monthly benefits. Because spousal benefits taken at full retirement age amount to half what the worker receives, you would be entitled to a spousal benefit of half of $2,400, or $1,200. If you claim both benefits at the same time, then you don't get the total but rather get the larger of the two. In this case, they're equal, so you'd get $1,200 as a monthly payment from Social Security.

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However, if you qualify to file as a spouse first, then you can choose only to receive the spousal benefit. You'd still get $1,200, but your own retirement benefit would grow at a rate of 8% per year. Full retirement age is 66 for those who are set to turn 66 this year, and so if you waited until age 70 to claim your retirement benefits, you'd be entitled to get $384 in delayed retirement credits, making your subsequent monthly payments $1,584 rather than $1,200. That adds up to more than $4,600 extra per year starting at age 70 and continuing for the rest of your life.

All Good Things Must Come To An End...

Unfortunately, the fact that FAASF produced extra benefits attracted criticism from lawmakers. As part of a budget negotiation back in 2015, the White House and lawmakers worked together to eliminate provisions like FAASF from the Social Security laws. Calling the provisions "loopholes," legislators argued that the boost that spouses got in their benefits from using the strategy wasn't fair.

However, Congress didn't simply get rid of FAASF in one fell swoop. Instead, it gave those who might have been planning to use the provision a chance to do so. Specifically, the legislation allowed those who reached the early retirement age of 62 before the beginning of 2016 to keep filing as a spouse first without being forced to file for retirement benefits at exactly the same time.

2019 will be the last year that anyone will reach full retirement age early enough to use FAASF under the grandfathering provisions. If you're 65 and turning 66 later this year, then you'll first become eligible on your birthday. Although technically the provision will remain available beyond reaching full retirement age and even into future years, there's no incentive to wait any longer to claim spousal benefits, because they aren't subject to increases from delayed retirement credits.

Use It Or Lose It

So, if you'll hit 66 this year and have the chance to claim both retirement and spousal benefits, don't forget about the FAASF strategy. Depending on you and your spouse's earnings, it won't always produce bigger payments, but it's worth looking at to see if you're one of many who could get extra money as a result.

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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

Peoria Sunrise Library **Community Room** 21109 N. 98th Ave. Peoria, AZ 85382 **Monday, June 17th** **5:30pm to 6:30pm**	**Mesa Main Library** **Saguaro Room** 64 E. 1st Street Mesa, AZ 85201 **Tuesday, June 18th** **5:30pm to 6:30pm**	**Fountain Hills Library** **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Wednesday, June 19th** **1:30pm to 2:30pm**
Tempe Pyle Recreational Center **Globe Room** 655 E. Southern Ave. Tempe, AZ 85282 **Wednesday, June 19th** **5:30pm to 6:30pm**	**Mesa Red Mountain Library** **Program Room** 635 N. Power Rd. Mesa, AZ 85205 **Thursday, June 20th** **5:30pm to 6:30pm**	**Glendale Foothills Library** **Hummingbird Room** 19055 N. 57th Ave. Glendale, AZ 85308 **Monday, June 24th** **5:30pm to 6:30pm**
Glendale Main Library **Small Meeting Room** 5959 W. Brown St. Glendale, AZ 85302 **Wednesday, June 26th** **1:30pm to 2:30pm**	**Fountain Hills Library** **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Thursday, June 27th** **5:30pm to 6:30pm**	**Mesa Red Mountain Library** **Program Room** 635 N. Power Rd. Mesa, AZ 85205 **Monday, July 1st** **4:30pm to 5:30pm**

Register online at

AZMedicare101.org

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