Volume 2, Issue 2

THE LYFE ADVISOR

February 2019

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WHY AN ANNUITY IS CRITICAL IN A RETIREE'S PORTFOLIO IN 2019 AND BEYOND

By Thomas Shultz

Many people work in hopes that one day they can enjoy their golden years and live a happy, stress-free retirement. Unfortunately, in 2019 that is not the case for millions of Americans. These people work hard and save their money, only to continue living paycheck to paycheck during retirement. Plans to travel and other luxury opportunities have been put on the back burner. Stock market declines, rising health care costs, and the uncertainty of Social Security are costly concerns that leave millions of Americans with questions during their retirement years.

It is important to remember that once you retire, you are now in the wealth-preservation phase. What you earn is not as important as what you can preserve. With advances in medical technology, people are living longer than ever before, leading to more variables that can affect your retirement accounts. Living longer means you will likely need to spend more money, accompanied by unpredictable politics and health care costs. It is also no secret that market volatility exists, and it always will. If your life savings are in the market, they are at risk - plain and simple. You must decide if you are willing to take that risk and whether you can sustain a loss similar to past recessions. Because of these risks, more and more retirees are utilizing the benefits of annuities inside a balanced portfolio.

The annuity industry is gigantic. With so many different companies and types of annuities, navigating these waters and finding the right solution for your needs can be complicated. In this article, we will explore 1 particular type of annuity, a fixed-indexed annuity.

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February Is The Month For Love!

Inside This Issue

These products have become increasingly popular because of their versatility and ability to offer protection against market volatility.

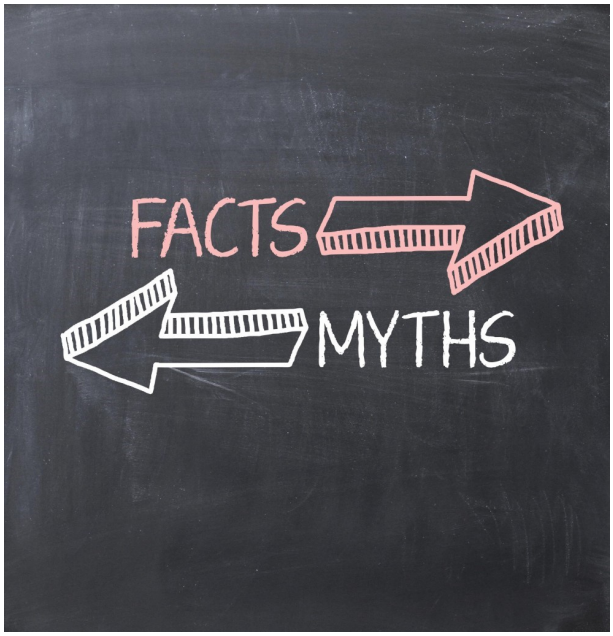
So, What Is A Fixed Indexed Annuity?

An indexed annuity in the United States is a type of tax-deferred annuity whose credited interest is linked to an equity index; i.e. the S&P 500, the NASDAQ, Dow Jones or an international index. It guarantees a minimum interest rate and protects against a loss of principal due to market downturns. The interest you are credited is typically a percentage of a major stock market index (usually around 50%) but provides protection when the index suffers. FIAs are designed to eliminate market risk and help ensure your principal isn't affected by the market. Imagine being able to participate in some of the gains of a healthy market while having protection against the down years.

FIAs don't have any investment management fees associated with them (although optional riders may have fees). Management fees are severe because the cost comes at a price whether your account is growing or declining in value. When you get ready to retire, you cannot afford to pay fees that may drain your savings over time. The truth of the matter is that nobody knows what the market is going to do, not even your financial advisor. You are paying fees and still rolling the dice. With an indexed annuity, the agent or advisor who writes the policy is paid once from the insurance carrier's profits and revenue, leaving 100% of your money to go to work for you from day one, generally with no recurring fees.

Annuities Are Designed To Create Income for Life

Most FIAs have optional add-ons, or riders. One of the most common riders is an income rider. Depending on your contract, there may be an annual fee charged for this benefit. An annuity is the only strategy that can provide you with a consistent income payment for life, no matter how long you live. The check keeps coming even if the account balance decreases to zero. An income rider can be a considerable advantage in your retirement portfolio. Whether you are replacing income you once made during your working years or supplementing Social Security; knowing you have a check coming, regardless of how long you live, can bring added peace of mind to your retirement.



Misconceptions about annuities, in general, are common. A major misconception regarding income riders is that once you turn that income on, you must relinquish control of your money to the insurance company, which is not the case. The industry has come a long way and unlike immediate annuities, income riders allow you to maintain control of the money in the annuity. Depending on your contract, you can stop taking the income anytime you want and still have access to your account. If you were to pass away after you started taking income, the remaining balance of your account would go to your beneficiaries (depending on optional riders). The indexed annuity's flexibility can help give you the tools you need for a healthy retirement.

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Why Do Some People Say Annuities Are Illiquid?

A common objection with these products is the surrender fees associated with them. A surrender fee is what you are charged for withdrawing your funds before a set number of years, depending on your contract. It is important to remember that for every year you hold the contract, the surrender fee diminishes until it is eventually gone.

This concern leads to the common misconception that annuities are not good strategies due to the lack of liquidity. That is not the case: Index annuities typically allow the retiree to withdraw up to 10% or even 20% of their contract's total value every year with no penalties or fees. So, for example, if you have $400,000 in an annuity, you could withdraw $40,000 per year or $80,000 per year with no penalties (given a contract withdrawal of up to 10% or 20% per year).

Annuities Are A Conservative Investment

Fixed-Indexed Annuities are not a get-rich-quick scheme; they are quite the opposite. The sole purpose of an FIA is to maintain the wealth that you have worked hard for and guarantee that your money is going to be there for you for the rest of your life. It is important to remember how valuable your retirement years are. These are the years you have been anticipating.

How can you genuinely enjoy them if most of your money is at risk? Imagine not having to check the news about the market or worry if your life savings have experienced a loss. This mental freedom can allow you to get the most out of your retirement. Whether it is traveling the world with your spouse, enjoying precious moments with your grandchildren, or pursuing that business you always wanted to start, you deserve to experience those moments with added peace of mind and confidence in your future.

A fixed-indexed annuity is one of the options you have that can help ensure your life savings and can help give you the life in retirement that you desire.

Here at Lyfe Advisors, we put together comprehensive financial plans for folks every single day. Even if you are currently working with an advisor, a 2nd opinion in this type of market is paramount for your portfolio.

WOULD YOU LIKE TO DETERMINE EXACTLY HOW MUCH INCOME YOU COULD "GUARANTEE" IN RETIREMENT?

GIVE US A CALL AT

(480) 626-0296

OR EMAIL US AT

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Principal

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Managing Partner

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Specialist

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Marty F. referred by Randy L.
Frank & Amanda K. referred by Julie S.
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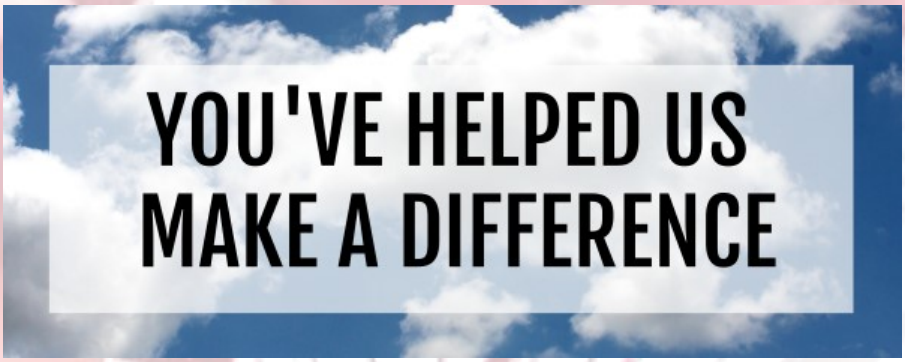
Mike & Wendy R. referred by Willinda O.



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
WHY RETIREES SHOULD FEAR ANOTHER BEAR MARKET

What is the stock market going to do? Do I have enough money to retire?

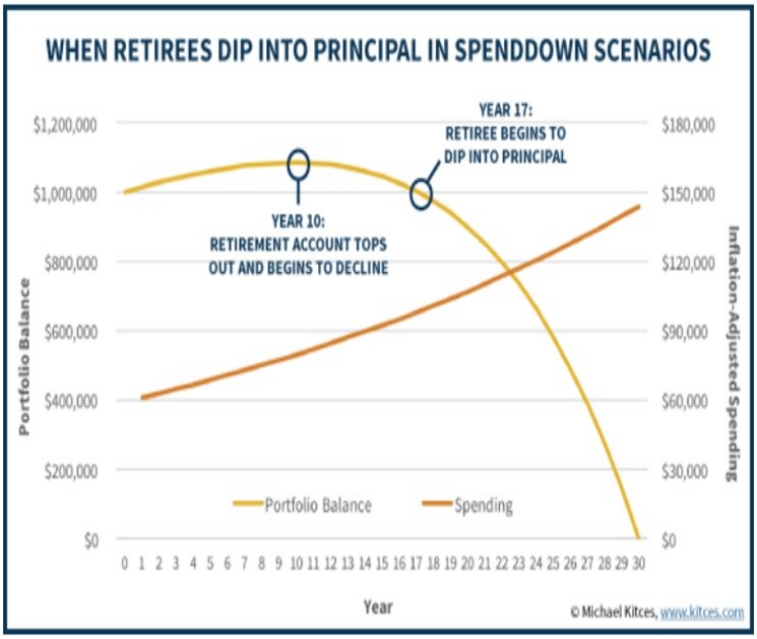
These are the most common questions asked by investors that don't have a definitive answer. The simple fact is, as individual investors, our dollars, our opinions, and our trades don't affect the stock market on a daily basis. Rather, large institutions control this influence because they can move the market with their trading activities—large firms account for over 90% of the 90+ million trades each day.

With the historic bull market cresting at it's peak in September 2018 and volatility returning to your portfolio during the end of 2018, retirees need to be aware of how a **BEAR** market can affect their investments, income for life, and retirement lifestyle. A **BEAR** market at the start of retirement can be a worst case scenario for most retirees.

Many advisors will instruct investors to ride out bear markets and not to make swift changes in the midst of falling stock prices. Since 1900, there have been 36 bear markets, with the average time of recovery (getting back to even) taking 3.2 years. That isn't too bad. Be patient, if you can. However, this idea assumes that you are a buy-and-hold investor, and you have no current need for your investments, and that's not the case for retirees.

Most retirees depend upon their savings and investments for current income in retirement, as they hoped to do their entire working careers. Taking money out of an account negates the buy-and-hold assumption, and this is where **BEAR MARKETS** leave lasting impacts on retirees. Retirees are systematically withdrawing capital from their portfolios, paying taxes on these withdrawals, and then adjusting this income to meet the rising cost of living (rising health care costs, especially). The two most prevalent, and silent factors that will affect your investments: inflation and taxes. Let's take a look at a real-life example to see the impact.

Shirley, a retiree who has a $1,000,000 balanced portfolio, is planning for a 30-year retirement. ***Inflation averages 3% and the balanced portfolio averages 8% in the long run****. To make the money last for the entire time horizon, Shirley would start out by spending $61,000 initially and* ***then adjust each subsequent year for inflation****, spending down the retirement account balance by the end of the 30th year.*



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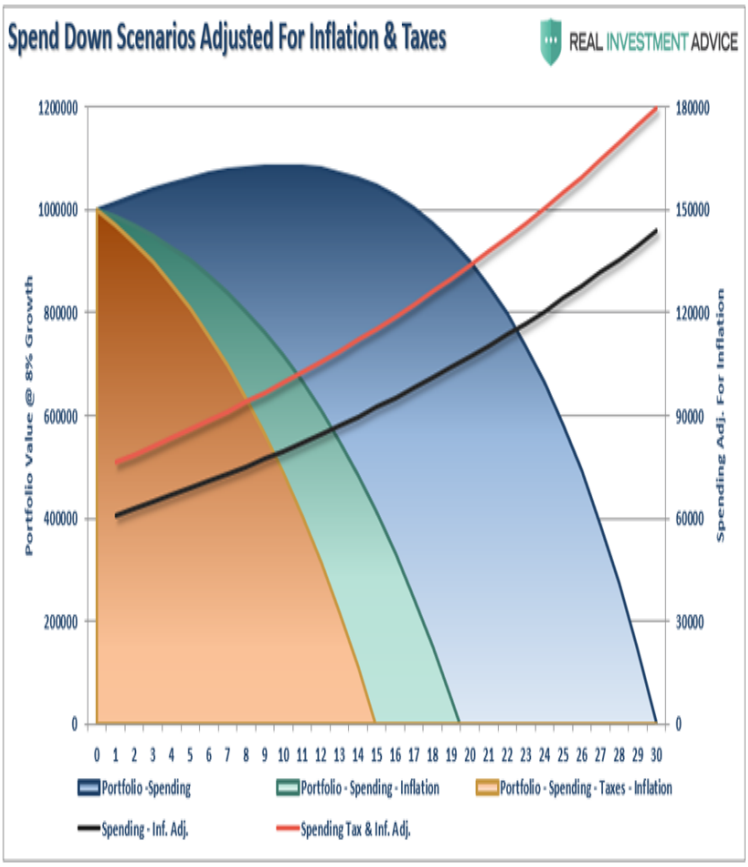
We know that the same dollar today won't buy the same amount of goods and services 20 years from now, that's inflation. It's also safe to assume that health care costs (on average, the largest expense for retirees) will increase as you age also. Recently, I've seen clients that are, year after year, spending 26% or more of their income on health care expenses.

Now, we also need to adjust for taxation. Most retirees pull their income from qualified investment accounts – IRA's and 401k's – which require taxation on withdrawals. Let's continue to assume 8% growth, 3% inflation level, and a 25% tax bracket.



As you can see in Shirley's scenario, when adjusting for inflation and taxes, the longevity of money in this example goes from 30 years, to just 15 years.

Now, what about volatility? Volatility creates uncertainty in the market and your portfolio. In late January, according to S&P data, the 10-year average P/E (price to earnings) ratio of the S&P 500 was at a high of 28.9x. That means, with these values, if you were to buy a company that makes $100k in revenue per year, that company would cost you $2,890,000! That's a pretty steep premium, and a whole bunch of risk!

If you experience a bear market early in retirement, you effectively stunt the future growth of your assets because you're in the withdrawal phase of retirement. This means potentially running out of money years, maybe even a decade earlier than you intended. With the level of growth in the stock market over the last 10 years, rising volatility measures, political pressures, interest rate pressures, etc., we fully expect a **BEAR** market to hit our investments in the near future.

When retiring, you must limit your exposure to these risks and you must explore your options for non-market correlated assets – **ESPECIALLY NOW!** Once you stop working and need to utilize your investments, your investing strategy needs to change to match your new lifestyle. The market is in a prime position to take your gains, and realign your investments with your new, retirement time horizon.

Retirement takes planning. **YOUR** retirement takes customization and personal attention. We can provide you with a custom-tailored income plan that accounts for the effects of inflation and taxes. If you're interested in seeing where you and your money stand, please call us! Our team is happy to provide you with a free, no-strings-attached consultation to diagnose any problems or pitfalls, highlight the bright spots, and lead you to a successful retirement.

Yours in Financial Wellness,

Dustin Graham, CRPC

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RITA'S CORNER

I'm Rita and welcome to my corner. I've lived in Arizona for eight years. My husband and I love to explore different restaurants and have found many magnificent places all over the valley. In this section, I would like to take you on a journey exploring the many diverse adventures that I have come to enjoy!

Goldfield Ghost Town (Pinal County, AZ)

My husband loves the Old West and ghost towns, so we took a drive to the Goldfield ghost town in Apache Junction. This small mining town is located between the Superstition Mountains and Goldfield Mountains. Gold was discovered here in 1892 and the town was born. The gold boom lasted for five years and then the miners moved on to a new boom town. Then in the mid 1920's George Young (the secretary of Arizona and acting governor) bought Goldfield and once again mining was brought back to life but was short lived.

Driving into Goldfield was beautiful. The Superstition Mountains are breathtaking and worth the drive to see by itself. The town is set up on a hill with the mountain as its backdrop. There are many activities to do to keep you and any little ones that you may bring along busy. My family especially enjoyed the gunfight reenactments by the Goldfield Gunfighters which happen on the hour. One gunfighter even took the time to play checkers with my grandson and took pity on him. We enjoyed a scenic ride on the Superstition Narrow Gauge Railroad, took the Goldfield Mine Tour, panned for gold, practiced our aim at the Eagle Eye shooting gallery, and toured the reptile display. **There** were so many more things to do but we ran out of time so get there early. Other options for fun were the Superstition zipline, the spooky Mystery Shack, Apache Trail Jeep Tours, Goldfield's Historic Museum, O.K. Corral Stables, and Lu Lu's Bordello Museum. As you can see the activities are so varied that everyone can find something fun to do. No ghost town is complete without a saloon and the town of Goldfield is no exception. Back in the 1890's there were three saloons but today there is just the Mammoth Steakhouse and Saloon. The restaurant is full of tasty dishes; from a 16-ounce T-Bone steak to a variety of cold sandwiches. There is also live entertainment at the evening meals. We enjoyed the Mammoth Burgers which are grilled on an open flame and were delicious.

This is definitely a **must-see** attraction in the state of Arizona.

Sincerely,

Rita Henderson

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Health Care Hacker

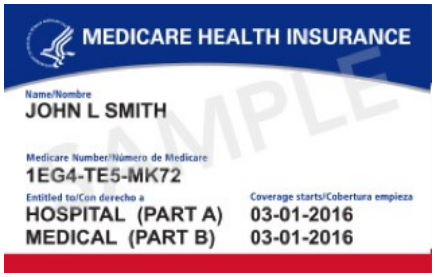
Hack #8

WHERE'S MY NEW MEDICARE CARD?

Medicare has been mailing new Medicare cards since April 2018.

Your new card has a Medicare Number that's unique to you, instead of your Social Security Number. Medicare did this to protect your information and help prevent Medicare fraud. When you get your new card:

Destroy your old Medicare card. Make sure you destroy your old card so no one can get your personal information.



Start using your new Medicare card right away! Your doctors, other health care providers, and facilities will ask for your new number, so carry your new card with you when you need care.

Keep your other plan cards. If you're in a Medicare Advantage Plan (like an HMO or PPO) or a Medicare drug plan, keep using that Plan ID card whenever you need care or prescriptions. However, you should carry your new Medicare card too—you may be asked to show it.

Protect your Medicare Number like you do your Social Security Number. Only give your new Medicare Number to doctors, pharmacists, other health care providers, your insurer, or people you trust to work with Medicare on your behalf.

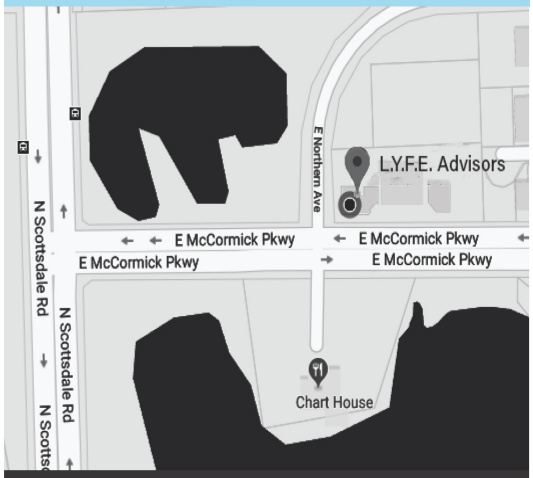
Your new Medicare card should have arrived in the mail by now. If you didn't get it, here's what to do next: Look around the house for any old or unopened mail. Your new Medicare card will come in a plain white envelope from the Department of Health and Human Services. If you still can't find it, call 1-800-MEDICARE (1-800-633-4227). Medicare may not have your correct address on file or call our office and we can 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

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

January Sudoku Solution

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

February Quiz

Question 1:
Which State produces the majority of America's roses?
a. North Carolina
b. California
c. Illinois

Question 2:
What is the most popular way to say, "Be Mine"?
a. Cards
b. Flowers
c. Candy

Question 3:
What fruit is also know as the "Love Apple"?
a. Tomato
b. Banana
c. Grapes

Answers for January

Question 1: Which political title gives its name to a variety of Cougarette?
b. **Chancellor**

Question 2: Which Spanish city is also the name of a well known type of Orange?
a. **Seville**

Question 3: Which fruit grows in bunches known as hands?
c. **Bananas**

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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	AARP United Healthcare	$142.12
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	$94.80
Female	66	F	Humanadental	$140.86
Male	66	F	AARP United Healthcare	$149.92
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	$99.33

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 02/01/19*

Interest Rates

Highest CDs and Share Rates Highest National Rates

Duration	Institution	Yield to Maturity*
1 year	Sallie Mae	2.85%
2 year	First Internet	3.03%
3 year	Connexus	3.35%
4 year	Safra Bank	3.25%
5 year	Connexus	3.63%

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 02/01/19*

Highest Fixed Annuity Rates

Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	Guggenheim Life	3.10%
4 year	Oxford Life	3.25%
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 02/01/19*

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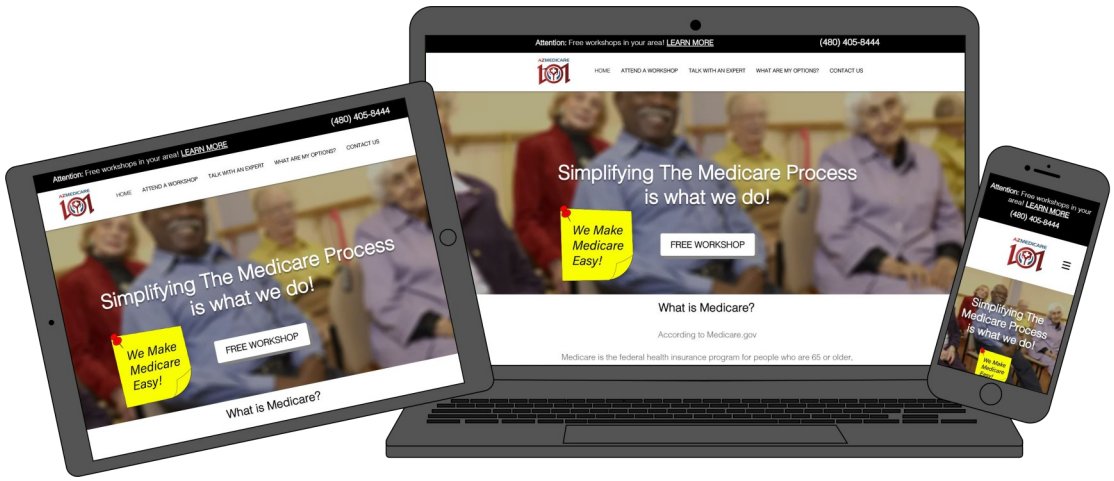

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HOW TO STRETCH YOUR IRA'S

KEEP THE TAX-DEFERRED GROWTH GOING FOR MULTIPLE GENERATIONS TO CREATE LASTING WEALTH

Will you leave a legacy for your heirs, or a tax burden? You may be unknowingly leaving the lion's share of your life savings to your least favorite relative, Uncle Sam.

We cannot possibly cover the entire scope of this discussion, but "stretch IRA" should at least be in your vocabulary. After over 15 years in the business, here are the five most common discussions we've had with our clients. One way you can strategize for these problems is a lesser-known technique called the stretch IRA.

Fear #1:I fear I will run out of money before I die.
Fear #2:I have a beneficiary who is terrible with money, and the thought of leaving them a lump sum is not appealing.
Fear #3:I have other assets and do not really need to use my qualified accounts to fund my retirement.
Fear #4: How can I lower the taxes my children will pay when they inherit my IRA's or 401(k)'s?
Fear #5: How can I leave a lasting legacy?

The Stretch IRA Strategy
In a nutshell, the stretch IRA is a simple strategy that your heirs can use to help preserve inherited retirement assets by maintaining the account's tax -deferred status for as long as possible. The stretch IRA strategy can allow the account owner to spread out the taxes across multiple generations, thereby greatly enhancing your IRA's potential value. If the stretch strategy is chosen, a younger beneficiary, who perhaps is not good with money, could receive payments for their life expectancy, rather than a lump sum.

The stretch IRA strategy cannot be implemented by a charity or trust, since the rules require the beneficiary to have a life expectancy. This might only be an option for those individuals who have other sources of income and prefer not to use their qualified funds because of the additional taxes associated with these types of accounts. It may also be a good option if there is money left over after your death and your beneficiary wants to use the stretch for another purpose, such as those listed above.

Required Minimum Distributions (RMDs)
In 1987, the IRS instituted RMD requirements to force people to withdraw money from their retirement accounts. These distributions must begin no later than April 1 of the year after you turn age 70 ½, and the amount you will be required to take changes each year along with your age and life expectancy. Because of the taxes associated with qualified accounts, some people who have other assets they can use during retirement will only use qualified money as a last resort.

Maintaining the Integrity
Because you can't just do nothing, why not do the next best thing? Consider the stretch option by taking just the RMDs and letting the rest of the account grow tax-deferred. If given the option of paying the taxes now or later, depending on your specific situation, later could be the better choice. One of the most common mistakes I see people make is taking lump-sum distributions, which forces a lot of unnecessary taxes now and, of course, a far smaller overall inheritance for beneficiaries in the future. If you have a choice between paying the taxes now or paying the taxes later, consider letting the money grow tax-deferred, thereby maximizing the inheritance.

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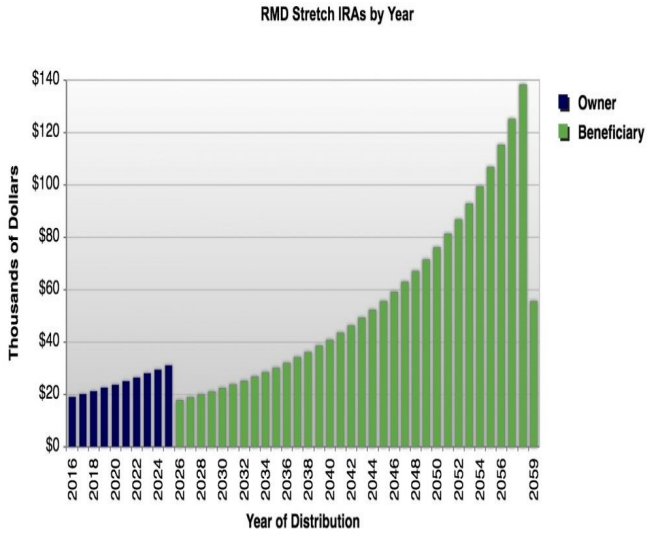
Should I use my IRA or 401(k) account?
The short answer: Not if you don't have to. Since these accounts (apart from the Roth IRA) have been funded with pre-tax dollars, their distributions will most likely be taxed as ordinary income, potentially increasing your tax bracket. It would be wonderful if you could just let your account continue to sit there and grow tax-deferred as it has for many years, but, unfortunately, it's not quite that simple. At some point, Uncle Sam will force you to begin taking payments.

Will you run out of money with a stretch IRA?
I want to say no, for reasons you will soon find out, but instead I'll say it would be extremely unlikely you'd run out of money before your life expectancy. First, let's look at how RMDs are calculated. There are 3 different life expectancy tables used: the Uniform Lifetime Table, which is used (in most cases) by the original IRA holder to calculate RMDs; the Joint Life and Last Survivor Table, which is used if you've named your spouse as beneficiary and they are more than 10 years younger than you; and the Single Life Table, which is used by other beneficiaries who inherit the account.

Now look at any actuarial table and compare it to the Uniform table and you'll see that the Uniform table doesn't actually show life expectancy compared to any other actuarial table. For example, if you look at the Social Security table, in 2018 a man age 70 has a life expectancy of 14.3 years, a female 16.44 years, while the Uniform Table shows 27.4 years. At age 80, the Social Security table shows 8.24 years for a male and 9.63 years for a female, while the Uniform Table shows 18.7 years. So, the RMDs are calculated over a longer period of time than the life expectancy of the IRA owner, and this doesn't even take into consideration any potential investment returns.

Note: If potential losses and the longevity of the RMD payouts are a concern, the following is worth mentioning: Although an annuity does not have to be used to implement a stretch IRA strategy, using a fixed or indexed annuity may be a smart consideration because of the principle protection and contractual guarantees associated with these two types of annuities. So, if you're going to do a stretch and are worried about your money running out before you do, utilizing an annuity that guarantees your principal and interest earnings may be an appealing option.



Total Distributions	
Total projected distributions during owner's lifetime:	$245,341.45
Total projected distributions during beneficiary's lifetime:	$1,893,814.50
Total projected distributions:	$2,139,155.95

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Stretch it? Wrap it up; I'll take it!
So, in summary, let's look at a scenario that includes a married couple and their children and grandchildren.

The original IRA account holder would begin taking RMDs once they reach 70 ½ until they pass, then their spouse will inherit anything remaining in the IRA and continue RMDs based on their life expectancy. After both the original account holder and their spouse pass, any remaining funds would pass to the children and/or grandchildren. Rather than being forced to take the traditional lump-sum distribution and pay taxes, the stretch IRA technique allows the beneficiaries to take payments (RMDs) based on their own life expectancy, just like Mom and Dad did. How much of a difference that might make depends on the ages of the heirs, but because of the continued tax deferral, it usually means a far greater inheritance as compared to the lump-sum method.

Using this technique can allow even a modest IRA, 401(k), 403(b), or any other qualified account to grow into a much larger inheritance, again, because of its continued tax-deferral.

The kicker: The account should transfer into an inherited IRA, usually with the decedents and beneficiaries. So, this means that your children and or grandchildren will get a check with both, yours and their name on it each year for potentially the rest of their lives – now that's what I call a lasting legacy!

A Final Word:
The IRS provides taxpayer information for beneficiaries of inherited IRAs. The rules related to inherited and stretch IRAs are complicated and neglecting to take RMDs can have financial consequences. For these reasons, and the complexity of other concepts shared in this article, you may want to consult a tax professional or financial professional for additional information and implementation.

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 **Tuesday, February 19th** **1:30pm to 2:30pm**	**Glendale Foothills Library** **Hummingbird Room** 19055 N 57th Ave. Glendale, AZ 85308 **Tuesday, February 19th** **5:30pm to 6:30pm**	**Glendale Main Library** **Large Meeting Room** 5959 W. Brown Street Glendale, AZ 85302 **Wednesday, February 20th** **5:30pm to 6:30pm**
Fountain Hills Library **Conference Room** 12901 N. La Montana Dr. Fountain Hills, AZ 85268 **Thursday, February 21st** **3:45pm to 4:45pm**	**Mesa Red Mountain Library** **Program Room** 6837, 635 N. Power Rd. Mesa, AZ 85205 **Monday, February 25th** **4:30pm to 5:30pm**	**Mesa Main Library** **Board Room** 64 E. 1st Street Mesa, AZ 85201 **Tuesday, February 26th** **6:00pm to 7:00pm**

Register online at
AZMedicare101.org

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

Volume 2, Issue 2 THE LYFE ADVISOR February 2019

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!

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Mesa Dobson Librairy	Fountain Hills Library	Tempe Pyle Recreation Center
Meeting Room	**Conference Room**	**Globe Room**
2425 S. Dobson Rd.	12901 N. La Montana Dr.	655 E. Southern Ave.
Mesa, AZ 85202	Fountain Hills, AZ 85268	Tempe, AZ 85282
Wednesday, February 27th	**Thursday, February 28th**	**Thursday, February 28th**
6:00pm to 7:00pm	**1:15pm to 2:15pm**	**5:30pm to 6:30pm**

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