

Leading Your Financial Education



Should You Add an Annuity to Your Retirement Portfolio in 2025?

By Thomas Shultz

Annuities give you a recurring revenue stream in retirement, providing security and peace of mind. Thanks in part to the SECURE Act 2.0, which added the ability to include annuities in 401(k)s, this investment vehicle continues to grow in popularity among savers.

A recent survey of non-retired workers conducted by LIMRA, the insurance and financial services industry trade association, found seven in ten non-retired workers were 'very likely' or 'somewhat likely' to select an in-plan annuity option if it was available. They pointed to the ability to create a lifetime guaranteed income stream as a main reason to add it to their retirement accounts.

With more plan sponsors gearing up to include an annuity component in their offerings, you

may be wondering if you should follow suit in 2025.

The answer: it depends.

Should you buy an annuity in 2025?

If any of this describes how you feel getting close to or entering retirement, then an annuity may be right for you.

1) You're worried about running out of money in retirement.

If you are losing sleep fretting over your nest egg, an annuity can give you peace of mind and a good night's sleep. With an annuity you enter into a contract with an insurance company that is unilateral, meaning the only person that can alter the contract's terms is you, the purchaser.

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**MAY THE
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MAR/APR**

Happy Spring!
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That money is invested and paid out to you at a later date either as a lump sum, monthly or annual payments over your lifetime.

Annuities that guarantee income for your lifetime are either immediate or deferred. Guaranteed income annuities (*immediate or deferred*) are the only financial products that can do this. We sometimes call this creating your own personal pension.

An immediate annuity is typically purchased with a lump sum and you then begin receiving payments within 12 months or less. An immediate annuity can be fixed or variable. A deferred annuity is designed to grow on a tax-deferred basis, providing guaranteed income to the annuitant starting on a particular date they choose. The savings period for deferred annuities can last from a few years to decades, and the money grows over time.

2) You want to play it safe but with a better return than bank CDs.

Fixed annuities tend to outperform bank CDs because they are held longer, giving the insurance company more time to invest and grow the money. Also known as multi-year guaranteed annuities, these annuities have guaranteed interest rates and grow on a tax-deferred basis. These are best for savers seeking higher yielding alternatives to bank CDs and bonds, but still want their interest rate and principal to be guaranteed.

3) You've maxed out your qualified retirement plan contributions.

If you've maxed out all of your tax-advantaged investment accounts including a 401 (k) and IRA and still want to save more for retirement, an annuity can be a tax-smart way to do that. The money in the annuity grows tax free, enabling it to compound at a greater rate. If you contribute with after-tax dollars, those contributions are not subject to any additional income tax upon withdrawal.



4) You want stock market exposure and principal protection.

Fixed indexed annuities are a safe way to get exposure to the stock market and diversify a retirement portfolio. With a fixed indexed annuity you're apt to produce higher returns than other fixed-income investments but lower returns than equities.

This type of annuity is particularly attractive to people who are in the preservation phase of retirement savings. If you want to participate in the stock market upside, but simultaneously guarantee your principal against downside risk, look at fixed indexed annuities. *Most people are aware, as we age...portfolio risk reduction should be a serious consideration.*

5) Your saving sources aren't diversified.

A good rule of thumb for retirement savers is to structure your expected retirement income in thirds: one-third from Social Security, one-third from portfolio distributions, and one-third from lifetime guaranteed income.

Without the guaranteed income, you end up with too much risk. The stock and bonds portion is susceptible to market fluctuations. Lifetime income adds more stability.

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Are there any downsides to annuities?

Annuities have a place in retirement savings but there are downsides that should be considered.

For starters, your money is tied up with annuities. You invest now for a payout later. If you need the money before 59-1/2, that money is taxed as ordinary income and you could get hit with a 10% federal income tax penalty.

There are also fees. Some annuities may charge fees, such as surrender charges, mortality and expense risk fees, and administration fees.

Bottom line

Annuities are finding a place in American retirement portfolios thanks to their ability to provide guaranteed income for life. ***This is probably the reason why \$432.4B were deposited into these types of accounts in 2024.*** An annuity is protected, can grow tax deferred and provides peace of mind. As a result, annuities are becoming a sought-after component of a diversified retirement plan.

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

Thomas Shultz

**CURRENT MULTIYEAR
ANNUITY****RATES****MARCH 2025****4.25%****1 Year Fixed Annuity****5.25%****2 Year Fixed Annuity****6.00%****3 Year Fixed Annuity****5.95%****5 Year Fixed Annuity****CALL US TO FIND OUT
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CORALYN'S CORNER

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



As the first quarter of 2025 comes to a close, those of us in Arizona have been blessed with wonderful weather. Unfortunately, I haven't gotten to see or enjoy too much of it, as Thomas has locked us all in the office (*joking*).

So far in 2025, it's been nothing but work, work, work, especially as we approach tax season.

Most of our financial clients should have received the vast majority of their tax documents by now, but if you are still missing some of them, or just don't know what you should have received, call us and we can walk you through it before the April deadline. I know a lot of you like to file your taxes early, but just know we don't control when the investment companies release their tax documents, so please have patience with us.

On the Medicare side, we are proud to announce the least amount of Annual Election problems or challenges in quite a few years. It seems like these carriers finally got their administrative process corrected and everyone should be smooth sailing.

We still have not heard anything relating to any changes that could be coming to the prescription drug world for 2026, as the new administration seems to be more focused on other matters currently. As soon as we hear whether the new \$2,000 cap on co-pays will continue next year, we will let all of you know. I know this has been a blessing for some of you reading this as you have been able to save quite a bit of money so far in

2025.

On a personal note, Thomas and Jackson recently went to go see Randy Travis in concert here in Scottsdale. As some of you may know, Randy Travis suffered an almost life threatening stroke back in 2013 and still doesn't have the



ability to play or really walk. To Thomas, his music is very important, as it was something that he and his grandfather used to listen to all the time growing up. Thomas wants to try and pass as much of that history and nostalgia on to Jackson, and forced him to go see him. Jackson might not

enjoy the music the same as his dad, but I know he loves spending time with him, especially with all the health challenges Thomas has faced over these past few months.

Even though I would have liked to have gone, because I love being with my family, I know how important that one on one time is for them, especially at the age Jackson is.

Coralyn Shultz

RITA'S REVIEWS

Every month, my husband and I enjoy trying out places to eat. This month we decided to try a place called "State 48 Lager House" in Scottsdale...



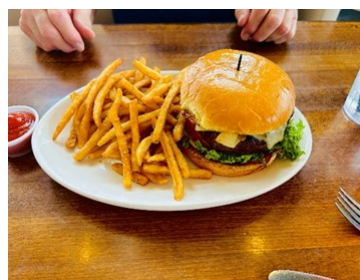
While running some errands and feeling the need for a bit of nourishment, my husband and I decided to grab something quick and simple. We had driven past the State 48 restaurant many times and always thought we should eat there sometime. This time we didn't just drive by, we actually stopped and went in. There are several locations throughout the valley and each one has its own style and brewery. We stopped at the State 48 Lager House on Hayden Road in Scottsdale. It is a two-story restaurant with beautiful murals on the walls. It is a typical sports bar in that there are TVs everywhere.



Their menu consists of appetizers, burgers, salads, sandwiches, and a few entrees. Of course, they

have an extensive beer menu as they brew it themselves and each restaurant offers their own selections. There are five other locations in the Phoenix area—the Brewery in Surprise and downtown Phoenix, the Funk House in Glendale, the Rock House in Phoenix on Happy Valley Road, and the Tap House in Gilbert. The Glendale and Happy Valley Road locations offer a variety of activities in addition to good food such as bowling, shuffleboard, ping pong, bumper pool, and cornhole. You will also find at some locations a larger food menu including ribs and pizza. This restaurant concept was started by Mario Rana and his family with the first location in Surprise.

This is just one type of restaurant that he and his wife, Kayla have opened in Phoenix. His grandfather moved from Italy to New York to open restaurants and then Mario's parents relocated to Arizona in the late 90s. Mario's first restaurant, called Osteria Mia, was named after their daughter and reflected their Italian heritage.



We just wanted something on the lighter side. I had the chicken chopped salad and my husband had the "Diablo" burger. The salad was large and

full of goodies such as corn, raisins, pepitas, and cucumbers just to name a few. The basil vinaigrette dressing was fantastic. The Diablo burger was topped with cheese, jalapenos, grilled onions and buffalo sauce. My husband said it was juicy and delicious. The French fries were okay, but I thought they were too salty.



This would be one of those places that could become a neighborhood favorite to meet up with friends, catch a game on TV and have some good food. We will definitely go back....

Rita Henderson

Medicare Hack #64

Telehealth Advocates Turn Up The Pressure as Medicare Deadline Nears



Telehealth has been a game-changer in healthcare, and as we look ahead, Medicare Telehealth-or Medicare's evolving telehealth coverage-is shaping up to be a cornerstone of its future. With the current Medicare telehealth flexibilities set to expire on March 31, 2025, the stakes are high for millions of beneficiaries and the healthcare industry. So, what does this mean for patients, providers, and the broader digital health landscape?

The COVID-19 pandemic supercharged telehealth adoption, with Medicare expanding coverage to include virtual visits from home, audio-only calls, and more. According to the Kaiser Family Foundation, over 12.6% of traditional Medicare beneficiaries used telehealth in late 2024-miles ahead of pre-pandemic levels.

But with the clock ticking on these temporary expansions, Congress faces a big decision: extend, adjust, or let them lapse. "Telehealth has become part and parcel of medicine," says Dana Lichtenberg of the American Medical Association. "Patients and physicians expect it." The data backs her up-studies show telehealth cuts low-value tests and visit costs, benefiting both taxpayers and patients.

For seniors, the implications are huge. Audio-only visits, a lifeline for those without reliable internet or video tech, could vanish without action. A 2021 ASPE report found 56.5% of Medicare beneficiaries over 65 relied on audio-only, with over a quarter lacking smartphone or computer access at home.

Why Medicare Telehealth matters for seniors and beyond



Extending coverage could bridge this gap, especially in rural areas where broadband lags-22% of rural Americans lack decent internet, per the FCC. On the flip side, some worry about overuse or fraud, though a recent Inspector General report found only 0.2% of telehealth providers posed a "high risk" for abuse.

Providers are watching closely too. If Medicare pulls back, digital health startups could take a hit, as X posts have hinted with chatter about market shakeups. Yet, the potential upside is massive. Telehealth could ease the projected shortage of 86,000 physicians by 2036, per the AAMC, by stretching care to underserved spots. "It's not just convenience-it's access," notes healthcare analyst Dr. Mario Aguilar. Hybrid models blending virtual and in-person care might be the sweet spot, balancing quality with reach.

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The future of Medicare Telehealth hangs on policy. Bills like Rep. Ro Khanna's Telehealth Coverage Act aim to lock in these gains, but it's up to lawmakers to act. For now, telehealth's promise-better access, lower costs, and smarter care-is on the table.

WHY IT MATTERS?

Telehealth usage among seniors has declined since the worst of the COVID-19 pandemic, but more than 1 in 10 traditional Medicare beneficiaries still used virtual care services in 2024, per KFF. Telehealth can connect patients to medical specialists in other parts of the country, cut down on travel time to appointments and foster independence.

Telehealth has bipartisan support. It's popular with patients and providers, and studies show that it's just as effective as an in-person appointment for many services.

But making the current policies permanent could cost the federal government billions of dollars as leadership looks for places to save money.

THE BIG PICTURE

The American Telemedicine Association said last week that policymakers are actively working on a telehealth extension plan after confusion and misinformation spread on

social media that the Trump administration did not want Medicare telehealth policies continued.

But a government shutdown is still possible if Congress can't pass a spending bill before federal funding runs out on March 14, and that could imperil continued telehealth access.

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St. Patrick's Day WORD SEARCH

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

Leprechaun	Shamrock
Parade	Irish
Green	Gold
Rainbow	Clover
March	Magic
Luck	Jig



Mar/Apr Quiz

Question 1: Which country did the Easter Bunny tradition originate from?

- A. Italy
- B. Germany
- C. Ireland

Question 2: What is the best selling Easter candy?

- A. Cadbury Crème Eggs
- B. Reese's Peanut Butter Eggs
- C. Lindt Milk Chocolate Bunnies

Question 3: How many people in the United States claim full or partial Irish heritage?

- A. 5 percent
- B. 7 percent
- C. 9 percent

Answers for Jan/Feb

Question 1: What is the term for a group of flamingos?

B. Flamboyance

Question 2: What animal is known to laugh and has been proven to have a sense of humor?

C. Rat

Question 3: What year was the very first model of the iPhone released?

B. 2007



Social Security Administration Plans “SIGNIFIGANT” Staff Reductions What This Means To You....

The Social Security Administration (SSA) announced plans for a “massive” restructuring of its operations that “will include significant workforce reductions” affecting thousands of jobs.

A February 28th statement from the SSA set a target of reducing the SSA workforce from about 57,000 employees to 50,000, a 12 percent cut.

A message shared with all SSA employees details buyout and early retirement offers for staff and says those who remain could be reassigned to “mission-critical positions” in field offices, teleservice centers and payment processing.

The SSA says it expects to hit the target of 7,000 job cuts largely through retirements, resignations and “voluntary incentive separation payments” but added that there could also be “reduction-in-force actions that could include abolishment of organizations and positions.”

The agency had already announced it was closing two internal units: the Office of Civil Rights and Equal Opportunity, which handled discrimination complaints, disability accommodations and other equal employment opportunity issues; and the Office of Transformation, which coordinated agency-wide strategic initiatives and customer-service projects such as modernizing the SSA website. Their employees were placed on administrative leave.

The restructuring will also include reducing the agency’s current 10 regional offices, which

oversee Social Security field offices in states in their area, to four.

“These steps prioritize customer service by streamlining redundant layers of management, reducing non-mission critical work, and potential reassignment of employees to customer service positions,” the agency said Feb. 28th. “SSA is committed to ensure this plan has a positive effect on the delivery of Social Security services.”

WHAT THIS MEANS TO OUR CLIENTS

For the past few years, we have helped clients sign up for Social Security or process delayed enrollment into Medicare. The timeframes for those two actions will likely increase.

For turning on Social Security benefits, we would now suggest 60 days in advance of when you want your benefits to start (remember, benefits are always one month in the rear).

For those trying to turn on their Medicare, we have always suggested 45-60 days prior to your start date.

We will now be suggesting 60-75 days prior.

Even before these cuts, we have been noticing a significant delay in processing times, so always best to err on the side of caution. If you are planning to start Medicare soon and you have delayed your enrollment, please be cognizant of this.

Medicare Supplement Rates

Lowest Medicare Supplement Rates

For 85258 Maricopa County

Gender	Age	Plan	Carrier	Premium*
Female	65	G	Cigna	\$132.60
Male	65	G	BCBS	\$147.52
Female	65	GHD	New Era Life	\$40.37
Male	65	GHD	New Era Life	\$44.41
Female	65	N	Cigna	\$94.93
Male	65	N	Cigna	\$106.93
Female	70	F	American Home Life	\$173.20
Male	70	F	Cigna	\$191.33
Female	70	G	Lifeshield National	\$142.40
Male	70	G	Allstate	\$157.51
Female	70	N	Allstate	\$102.66
Male	70	N	Cigna	\$116.50

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 03/02/2025

Interest Rates

Highest CDs and Share Rates

Highest National Rates

Duration	Institution	Yield to Maturity*
6 month	Service CU	4.50%
1 year	Bask Bank	4.40%
3 year	Popular Direct	4.10%
4 year	Popular Direct	4.15%
5 year	Synchrony Bank	4.15%

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: nerdwallet.com 03/02/2025

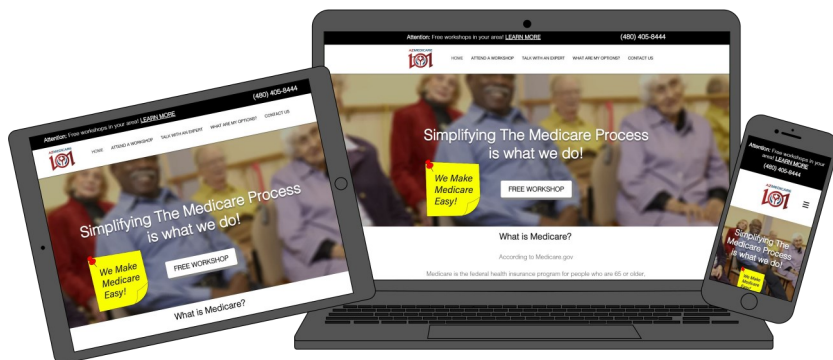
Highest Fixed Annuity Rates

Highest Arizona Rates

Duration	Institution	Yield to Maturity*
3 year	Upstream Life	6.00%
4 year	Upstream Life	5.70%
5 year	Upstream Life	5.95%
7 year	Knighthood Life	5.72%
10 year	Farmers Life	5.65%

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](http://AnnuityRateWatch.com) 03/02/2025

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Monday, March 24th
01:30pm to 02:30pm



Online Workshop
Wednesday, March 26th
11:30am to 12:30pm

All Of Arizona in Blue

Online Workshop
Thursday, March 27th
05:30pm to 06:30pm

“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



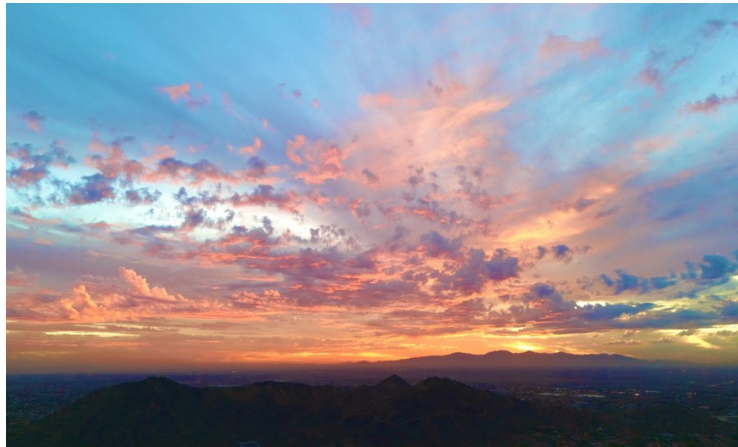


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