



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

March 2026

Happy March! Don't forget to move your clocks forward on March 8th. March 20th marks Spring equinox (equal daylight and night hours.)

ZANY HOLIDAYS!

March is
"Sing with Your Child Month"

March 6th – 12th is
"Read an E-Book Week"

And March 27th is
"National Puppy Day"

Rescued from the Trash

In the late 1960s, an unknown singer was urged by David Crosby, of Crosby, Stills and Nash, to send a demo tape to manager David Geffen. He did but as so often happens with unsolicited submissions, the manager threw it in the trash without listening. That would have been the end of the story. But Geffen's secretary noticed an 8x10 photo that the singer had also sent: she thought he was cute. She wondered how he sounded so she fished the demo tape from the trash can. She liked what she heard and brought the tape to her boss. Geffen agreed and thus was launched Jackson Browne's reign as a rock and roll legend. Geffen went on to start a new record label, Asylum, with Browne as his first star. Jackson Browne has sold over 30 million albums in the U.S. Quite the lucky trash find!

TRIVIA TEASER

In America the Easter Bunny delivers Easter eggs. Who delivers them in Switzerland?

(See the Answer Area.)

MEDICARE MATTERS

Even though Open Enrollment has fully ended, it's important to know that it's not too late to improve your coverage—especially when it comes to dental, vision, and hearing benefits.

Many Medicare beneficiaries assume that once Open Enrollment passes, they're stuck until next year. But the good news is that most standalone dental, vision, and hearing plans are available year-round. That means you can still take action now to help protect yourself from some of the most common (and expensive) out-of-pocket healthcare costs.

Routine dental cleanings, fillings, crowns, dentures, eye exams, glasses, contacts, hearing tests, and hearing aids can add up quickly—and Original Medicare generally does not cover these services. Even if you have a Medicare Supplement plan or a Medicare Advantage plan, your coverage for these benefits may be limited or not included at all.

Adding a dental, vision, and hearing plan can be a simple way to strengthen your overall healthcare strategy and reduce surprise expenses. It can also give you peace of mind knowing you're covered for everyday needs that often get overlooked until there's a problem.

If you missed Medicare Open Enrollment, don't worry—you still have options. A quick review of your current coverage may reveal gaps that can be filled right away.

Your health doesn't run on a calendar, and neither should your planning. Now is a great time to explore your dental, vision, and hearing choices. To get help shopping email us at Service@WeRetireSmart.com.

Oscar History

This year's Academy Awards ceremony is on March 15th. Here is the backstage scoop on earlier years:

- The only sequels to win best picture were "The Godfather Part II" (1974) and "Lord of the Ring: Return of the King" (2003).
- There are two families with three generations of Academy Award winners: Huston (Walter, John and Angelica) and Coppola (Carmine, Francis Ford, Sofia, Nicolas Cage).
- Tatum O'Neal, 10 years old, was the youngest person to win an Oscar (1974). Shirley Temple was given an honorary one when she was 5 years old (1935).
- Anthony Hopkins is the oldest to win Best Actor at 83 for *The Father* in 2021
- Three movies have won 11 Oscars were "Lord of the Rings: Return of the King" (2003), "Titanic" (1997) and "Ben Hur" (1959).
- Walt Disney has been awarded 26 Oscars and been nominated for a total of 59.

QUOTE OF THE MONTH

"The best way to be missed when you're gone is to stand for something when you're here."

Seth Godin

This Month in History

On March 4, 1849, Zachary Taylor was scheduled to succeed James Polk as President. However it was a Sunday and Taylor refused to violate the Sabbath. Missouri Senator David Rice Atchinson automatically became president for the day. In jest, he appointed his friends to the Cabinet, had a few drinks and then went to bed to sleep out the remainder of his very short term. Monday at noon Taylor assumed his role as President following the most peaceful day in the U.S. Presidency.

Colorful Celebration

Wax crayons have been used around the world for centuries. In 1903, Binney & Smith created the Crayola Division which produced the colored wax crayons for children we know today. Celebrate this on March 31st. National Crayon Day, by making your own colorful masterpiece!

Bet You Didn't Know

The pop singer Barry Manilow, famed for such hits as "Mandy", "I Can't Smile Without You" and "Copacabana" also wrote the "Like a Good Neighbor" jingle for State Farm Insurance.

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

How to solve sudoku puzzles

To solve a Sudoku, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number. Each column and row of the large grid must have only one instance of the numbers 1 through 9.

(See the Answer Area.)

RANDOM FACT FILE

- The world's highest city is Lhasa, Tibet at 12,087 feet above sea level.
- The highest-grossing sports movie in history was Jerry McGuire.
- In 1940, the average cost of a movie ticket was 24 cents.
- Wind speeds on Neptune can reach 1,500 mph.
- There are 68,000 miles of phone lines in the Pentagon.
- The Cincinnati Red Stockings was the first baseball team to pay its players.
- When it was introduced in 1848, the modern golf ball was called a "gutta-percha" ball.
- The Giraffe has the highest blood pressure of any animal.
- Drunk ants always fall over on their right side.
- The Tour de France bicycle race is 2,300 miles long.
- 58% of school kids say pizza is their favorite cafeteria food.
- When it was invented in India, badminton was known as *poona*.
- A *rouleau* is a roll of coins wrapped in paper.
- In the 13th century, Europeans baptized children with beer.
- An Italian deck of cards has no queens.
- The typewriter was invented before the fountain pen.



Funny Bone

Before surgery, I asked the doctor if I could administer the anesthetic. "Sure," she replied, "knock yourself out."

The Answer Area
Trivia Teaser: The Easter Cuckoo

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

Staff Directory

Lori Verst	Mohan Martin
Craig Kennedy	Joe Chow
Dave Hart	Joseph Martin
Keith McCarthy	Matt Leone
Elliott Martin	Jocelyn Signoretti



Links & Lines

Raymond T. Martin
Investor Coach and
Registered Investment Advisor

Sales & Service (800) 464-4941 • Fax (949) 266-9508
Schedule a phone appointment at www.SpeakWithRay.com
www.FreeMedicareBook.com
Ray@WeRetireSmart.com

30 Executive Park, Suite 250, Irvine CA 92614

Join our Facebook Group:
Medicare Matters with Martin & Associates

Scan for Facebook Group





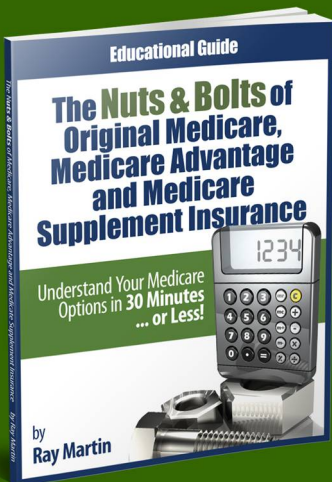
Ray Martin
 Martin & Associates
 30 Executive Park, Suite 250
 Irvine, CA 92614



Here's your next issue of
Ray's Retire Right Report



Ray Martin specializes
 in Personal Finance,
 Investor Coaching,
 Medicare Planning
 and is the author of ...



New Clients Accepted!

The finest compliment I can receive is a referral from a satisfied client like you. Thank you for the trust you have placed in me with your retirement needs. Please send your friends and family to me knowing that I will care for them as I have cared for you!

Heartfelt Thanks for Referrals!

Lucy L., Connie M., Lori V., Mary S., Tammy R., Clay R.,
 Ann S., Kelly J., Randy K., Ann S., Amy U., Jin K.
 Judy W., Kimberly F., Margaret S., and Brenda M.

Need a Speaker for Your Group?

Invite Ray Martin to be a guest speaker at your next club meeting, retreat or gathering for an informative presentation on Medicare or Social Security, crucial for a successful retirement. Ray is a frequent speaker at local colleges, school districts and major corporations. To schedule an available date for your group, call Ray or Lori today at (800) 464-4941 or email ray@WeRetireSmart.com

Decoding the Puzzle of Safe Investments

When it comes to secure investments, Fixed Indexed Annuities (FIAs) and Certificates of Deposit (CDs) often emerge as popular choices for risk-averse investors. Both instruments offer stability and a guaranteed return on investment, but they come with unique features and benefits. Here, we'll unravel them to help you make an informed decision on which might be the right fit for you.

Understanding FIAs

Fixed Indexed Annuities are offered by insurance companies.

- **Principal is Protected:** FIAs offer a guaranteed minimum interest rate, ensuring that your principal remains protected.
- **Higher Potential Return:** The interest credited to your annuity is tied to the performance of a selected market index, providing the potential for higher returns.
- **Protection from Market Losses:** Even if the market index performs poorly, your principal is shielded from losses.

Exploring CDs

CDs are offered by banks and credit unions. Here's a brief overview:

- **Fixed Interest Rates:** CDs provide a fixed interest rate over a specified term, offering predictability in returns.
- **FDIC Insurance:** CDs are typically FDIC-insured up to a certain limit, providing an extra layer of security.
- **Liquidity Considerations:** While CDs offer a fixed return, accessing funds before the maturity date may result in penalties.

Making an Informed Decision

If you're averse to market volatility and prefer a guaranteed minimum return, an FIA might be more suitable. CDs, though considered low-risk, are subject to interest rate fluctuations.

If you anticipate needing access to your funds in the short term, a CD with a shorter maturity period might be preferable. FIAs often have longer surrender periods, and early withdrawals may incur charges.

Consider your expectations regarding returns. FIAs offer the potential for higher returns based on market

performance, while CDs provide a fixed rate agreed upon at the outset.

Depending on your financial objectives, a combination of both FIAs and CDs might provide a balanced approach, offering stability and growth potential.

Imagine a retirement where your money works smarter, not just harder. CDs may offer safety, but they often fall short when it comes to capitalizing on growth potential. Our advisors specialize in identifying alternatives that not only preserve your capital but also seek higher yields and opportunities for growth. From fixed-income options to diversified investment strategies, we tailor solutions that align with your risk tolerance, time horizon, and retirement aspirations.

In the quest for a robust and diversified retirement portfolio, traditional options like CDs may not be the sole answer. Our experienced financial advisors at Martin Wealth Management are here to guide you through the process of exploring innovative alternatives, ensuring your retirement plan reflects your financial goals and maximizes potential returns. Don't settle for the ordinary when extraordinary opportunities await!

Why limit the potential of your retirement nest egg? We bring a wealth of knowledge and expertise to the table, offering personalized strategies that elevate your financial future. As financial landscapes evolve, so should your retirement plan. Let us be your guide, navigating the diverse array of options to ensure your retirement portfolio is as exceptional as your aspirations. Secure your tomorrow with the guidance of seasoned financial advisors.

BEFORE you make any financial move, call with your "Here's what I'm thinking about doing..." as opposed to the dreaded, "Guess what I just did..." announcement! We offer a one-hour Complimentary

Ray Martin is an Investor Coach and Investment Advisor Representative for Martin Wealth Management, LLC

. **Schedule a phone appointment at**
www.SpeakWithRay.com or call (800) 464-4941
or email Ray@WeRetireSmart.com

Registered Investment Advisor © 2026. All rights reserved.