



# Ray's Retire Right Report

## Retire Right – Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

May 2026

To all my readers who are mothers or mother figures, I wish you a happy Mother's Day! And I've packed this issue with facts and funnies!

### ZANY HOLIDAYS!

May is

"National Salsa Month"

May 8<sup>th</sup> – 14<sup>th</sup> is

"National Hug Holiday Week"

And May 27<sup>th</sup> is

"Cellophane Tape Day"

### Out of Right Field

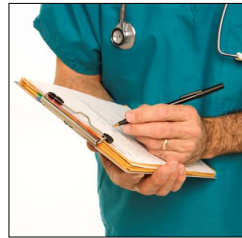
In 1997, an 11-year-old boy named Chris Scala was going to dress up as Babe Ruth for a school project on famous Americans. When his 87-year-old great-grandmother, Mrs. Bevilaque, heard about it, she told him she had an old ball in her attic that had been signed by Ruth. It had been given to her husband, Charles, in 1927 as a prize for making the New Jersey all-state high school team. A search of the attic turned up an old box of discarded baseballs. One was signed by Babe Ruth and seemed to be the very ball Ruth had hit into the right field bleachers for a home run on the Opening Day at Yankee Stadium. The inscription read, "*Home Run Ball World Series 'Babe' Ruth Oct 15, 1923*". After authentication, it sold at auction in 1999 for \$126,500. That lucky find was a home run!

### TRIVIA TEASER

What was astronaut Neil Armstrong's annual salary when he walked on the moon in 1969?  
(See the Answer Area.)

## MEDICARE MATTERS

### Medigap Rate Increases



Medicare Supplement (Medigap) rate increases are becoming a growing concern nationwide. Many policyholders seeing larger-than-normal premium hikes heading

into 2026. These increases are largely driven by higher healthcare utilization, rising medical costs, and unfavorable loss ratios for insurance carriers. After COVID, many deferred procedures—like joint replacements—were completed in 2023 and 2024, leading to a surge in claims and increased insurer payouts.

Insurance companies must justify rate increases to state regulators, often pointing to claims exceeding premium intake (loss ratios). When claims rise across a block of business, premiums increase for everyone in that pool—not just based on individual health. Additionally, general inflation, higher Part B costs, and age-attained pricing structures all contribute to annual increases.

So, what can you do? First, review your options regularly. In most states, switching plans may require medical underwriting, meaning your health can affect approval. However, states like California offer a birthday rule, allowing you to switch to a similar or lesser plan without underwriting around your birthday.

With rate increases becoming more common, proactive shopping and timing your move correctly can make a significant difference in long-term retirement healthcare costs. Email [info@WeRetireSmart.com](mailto:info@WeRetireSmart.com) for a review!

## Mom Facts for May

Here are some odd facts on Motherhood:

- The average age of new moms now is 27.5 versus 21 in 1970
- Modern moms average 2 children. In the 1950s it was 3.5. In the 1700s it was 7-10 children.
- There are 4.3 babies born each second.
- A baby will have his diaper changed 7,300 times by his second birthday.
- Mrs. Vassilyev of Russia gave birth to 69 children between 1725 and 1765
- In 1994, Rosanna Della Corte gave birth to a baby boy when she was 62 years old.
- In 1955 Carmelina Fedele of Italy gave birth to a 22 pound 8-ounce baby boy.
- The first Mother's Day was celebrated in 1908 and made a U.S. holiday in 1914 by President Wilson.

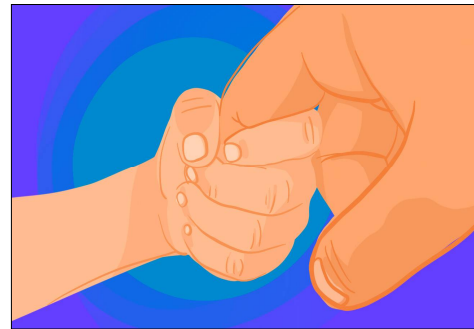
## QUOTE OF THE MONTH

*"Let us always meet each other with a smile, for the smile is the beginning of love."*

Mother Teresa

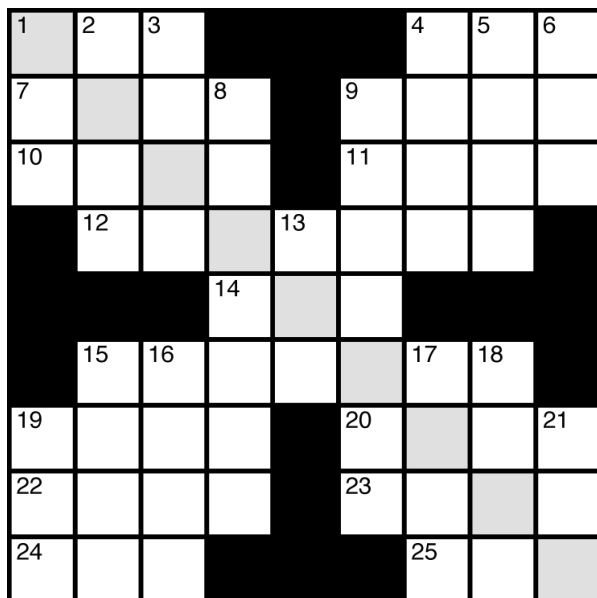
## This Month in History

Cinco de Mayo is Spanish for fifth of May. Many people mistakenly think it is their Independence Day. It is not: that occurs on September 16<sup>th</sup>. Cinco de Mayo celebrates the Mexican victory over the French in 1862. Napoleon wanted to establish a permanent colony in Central America. The Mexicans were outnumbered 2 to 1 by the French who also had more modern equipment. It was an important victory that changed the course of history (and food!).



## Odd Inspiration

In 1972, musician Paul Simon (of Simon and Garfunkel fame) was dining at a restaurant in China town. On the menu was a chicken and egg dish called "Mother and Child Reunion". That was his inspiration for the title of his hit song of the same name. The heartfelt lyrics were inspired by the passing of his family's dog.



### Florists' Favorite

#### Across

- When doubled, a dance
- Thrilla in Manila boxer
- Blockheads
- Final, e.g.
- Expert
- Speech problem
- "The \_\_\_ Day", D-Day film
- Fond du \_\_, Wis.
- Baton wielder
- Watch chains
- Barbecue fare
- Cobblers' tools
- Burn soother
- "\_\_\_ luck?"
- Dusk to dark

#### Down

- Minor player
- Drag
- 60's hairdo
- Graph line
- Bringing up the rear
- Mischievous one
- Cloudy, perhaps
- Euripides drama
- Beetle juice?
- "Newly \_\_\_ hay"
- With competence
- Anger, with "up"
- Cousin of a bassoon
- J.F.K. overseer
- Rep.'s counterpart

(See the Answer Area.)





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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 . . .

**Educational Guide**  
**The Nuts & Bolts of Original Medicare, Medicare Advantage and Medicare Supplement Insurance**  
 Understand Your Medicare Options in 30 Minutes ... or Less!  
 by Ray Martin

## 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!

Iris C., Gabi F., Peter M., Tony G., Susan H., Stephen P., Jennifer L.,  
 Stephanie Y., Reuben V., Stephanie S., Tessa K., Nancy H.  
 Renee M., Sandra A., Patricia C., Susan H., Amy N., and Nancy C.

## 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](mailto:ray@WeRetireSmart.com)

# The 4 Living Benefits of Your Life Insurance Policy

You don't have to simply consider end-of-life benefits regarding your life insurance policy. Here are four ways you can utilize the advantages of your policy during your lifetime to benefit your family and help you prepare for the next stage in your life.

## 1. Minimize Taxes in Your Retirement:

A cash-value life insurance plan can be used as a tax-free form of income during retirement. Policyholders can use their life insurance like a personal pension by taking tax free loans from cash value to generate cash flow during retirement.

**2. Use to Fund Your Child's College Tuition:** Your cash value life insurance policy could benefit your future generations sooner than you think. Your life insurance policy could yield better rates when taking out a loan for your child's (or your own) education than an actual student loan. And when it comes to paying back the interest, the money goes right back into your policy. Additionally, your life insurance can also cover your student loans should any debt exist when it goes into your estate.

**3. Explore Living Benefits:** A policy's living benefits allow one to use a portion of the death benefit in certain situations. That can provide financial assistance during a chronic illness to pay for aid for various activities including dressing and eating. If a physician certifies one as having a terminal illness, living benefits can help those needing financial support for medical care during a life expectancy that is shorter than 12 months. The terminal illness living benefit provides additional cash flow to spend any way you wish.

**4. If You Outlive Your Policy, You May Receive Money Back:** Many people purchase term life insurance hoping they'll never actually need it. If your policy reaches the end of its term and you're still living, the coverage simply expires. However, some policies include a Return of Premium (ROP) rider, which may refund some or all the premiums you paid if no claim was made during the term. If your policy includes this feature, the insurance company may return those premiums to you when the policy ends. You can then use that money however you choose—such as saving it, investing it, or applying it toward



new coverage if needed. Depending on the type of policy you own, you may also have other options when your term ends, such as converting the policy to permanent coverage or purchasing a new policy.

While the primary purpose of life insurance is financial protection for your loved ones, features like return-of-premium riders can provide an additional benefit if you outlive the coverage period.

## How We Can Help

As you embark on retirement planning, envision a future where your legacy is not only protected but strategically enhanced. This is where our expert financial advisors come into play, seamlessly incorporating life insurance (as necessary) into your retirement strategy. Life insurance can be a dynamic tool, offering a unique blend of protection and growth potential to maximize the benefits for you and your loved ones.

Our seasoned advisors at Martin Wealth Management understand that life insurance is not just a safety net; but can be an integral component of a comprehensive retirement plan. With our personalized approach, we analyze your unique financial situation to tailor life insurance solutions that align with your retirement goals and aspirations.

Why leave the legacy you've built over a lifetime to chance? By partnering with us, you gain access to a wealth of knowledge, strategic planning, and a roadmap to a financially secure and impactful retirement. Let us help you navigate the intricacies of life insurance and retirement planning so you can enjoy the peace of mind that comes from knowing your financial future is in expert hands.

**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 Consultation.

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

• **Schedule a phone appointment at [www.SpeakWithRay.com](http://www.SpeakWithRay.com)** or call (800) 464-4941 or email [Ray@WeRetireSmart.com](mailto:Ray@WeRetireSmart.com)  
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