

Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

June 2026

Welcome Summer! The first day of Summer is June 20th – also the date of the summer solstice which has the most hours of sunlight for the year.

ZANY HOLIDAYS!

June is

"World Naked Bike Ride Month"

June 4th – 11th is

"International Clothes Line Week"

And June 3rd – 5th are

"Positive Power of Humor & Creativity Days"

The Flying Figments

In 1941 major New York newspapers began reporting the scores of a New Jersey football team called the Plainfield Teachers College Flying Figments. Tales were printed about its games against teams like the Harmony Teachers College and Appalachia Tech as it battled for an invitation to the first-ever "Blackboard Bowl." Excitement built and press coverage increased as the Figments remained undefeated. Several papers ran articles about Johnny Chung, the teams "*stellar Chinese halfback who accounted for 69 of Plainfield's 117 points.*" Time magazine decided to run a feature on the team but found out it was a hoax made up by a handful of bored New York stockbrokers. Their final press release said, "*because of a rash of flunkings in mid-term examinations, Plainfield was calling off its last two scheduled games of the season.*"

TRIVIA TEASER

Who is the only American to have two cars named after him?

(See the Answer Area.)

MEDICARE MATTERS

As summer approaches, many people are planning vacations, visiting family, or simply getting away for a change of scenery. Before you head out, it's important to understand how your Medicare coverage works while you travel. If you have Original Medicare, you're generally covered anywhere in the United States as long as the provider accepts Medicare. However, if you're enrolled in a Medicare Advantage plan, coverage may depend on your plan's network, so it's a good idea to check your benefits ahead of time to avoid unexpected out-of-network costs.

Planning to travel internationally? It's important to know that Original Medicare generally does not provide coverage outside of the United States. Certain Medicare Supplement plans may include limited emergency coverage abroad, but those benefits are typically subject to restrictions and may not cover all medical expenses. Because of this, additional travel insurance may be worth considering for added protection and peace of mind while traveling overseas.

Don't forget about your prescriptions. Be sure to pack enough medication for your entire trip, plus a few extra days in case of delays. Keeping medications in their original containers and carrying an updated list of prescriptions can also help prevent issues while traveling.

Lastly, take a few moments to review your plan's emergency and urgent care coverage before you leave. Understanding what is and isn't covered can help you travel with greater confidence.

A little preparation before your trip can go a long way toward making your summer travels smooth, safe, and stress-free. If you have questions about your Medicare coverage while traveling — or if you'd like a travel insurance quote for additional protection — please contact our team at service@weretiresmart.com.

This Month in History

In 1952 a barcode system was patented but not ready for commercial use. It was first put into practice in 1966 at Kroger grocery stores in Cincinnati. Employees added bull's eye type barcode to packages instead of price labels. That worked but only within the company, a drawback. In 1973 the Universal Product Code (UPC) was adopted, the same one we use now. The first scan in history occurred on June 26, 1973 at Marsh's supermarket in Troy, Ohio. The product was a 10-pack of Wrigley's Juicy Fruit gum.



Bet You Didn't Know

On June 5th, 1896, Henry Ford drove the first successful Ford around the streets in a trial run.

Earlier Than She Thinks!

Tourists visited the Tower of London and Buckingham Palace then arrived at Runnymede at 12:30 p.m. The guide announced, "On this very spot, the historic Magna Carta was signed." A woman in the group asked, "When was that?" The guide replied, "1215". The woman turned to her husband and said, "I knew it. We missed it by 15 minutes!"

A Real (Estate) Bargain!

The tiny village of Megyer, Hungary (population 18) wanted to revitalize their little town with an influx of money. Located about 120 miles southwest of Budapest, they came up with a creative plan. For a mere \$750 a day, an individual or company can rent the village. That price includes 7 guest houses that sleep 39 people, 4 streets, a bus stop, a barn, a chicken yard, 6 horses, 2 cows, 3 sheep and 10 acres of farmland. There is even the possibility of temporarily being named deputy mayor!

Working at Wimbledon

The Wimbledon tennis championship starts in June. Here are four actions an aspiring ball kid must be able to do to get a shot at working there: roll three balls in a straight line in quickly; pivot, using the Wimbledon-approved foot movement; complete a series of exercises, then stand completely still for 3 minutes, and feed, receive and indicate "no tennis balls" as instructed.

QUOTE OF THE MONTH

"Like a welcome summer rain, humor may suddenly cleanse and cool the earth, the air and you."

Langston Hughes

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

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 Battle of Waterloo was actually fought in Pancenoit, 4 miles away.
- Your teeth are 6 months older than you are; they started growing before you were born.
- Aspirin has never been approved by the FDA (because its existence precedes the FDA.)
- Queen Berengaria of England never once set foot in England.
- To be considered a “big band,” at least 14 different instruments must be used.
- Black sheep have a better sense of smell than white sheep.
- On average, your left hand does 56% of the typing.
- Strom Thurmond was the only person ever elected to the U.S. Senate as a write-n candidate (1954.)
- The English sparrow isn’t a sparrow, and it comes from Africa, not England.
- Napoleon’s writing was so unreadable that many of his letters were mistaken for battlefield maps.
- The average speed of a golf ball in flight during a PGA Tour is 150 mph.
- A baboons are unable to throw overhand.
- The king of Siam fathered 370 children.
- Lions are the only cats that live in packs.



Funny Bone

I've been telling people about the benefits of eating dried grapes. It's all about raisin awareness.

The Answer Area

Trivia Teaser: Ransom E. Olds – the Oldsmobile and the Reo, produced from 1904 to 1936 which got its name from his initials.

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

Staff Directory

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



Links & Lines

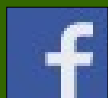
Raymond T. Martin
Investor Coach and
Registered Investment Advisor

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

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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 ...

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!

Domenico L., Quentin C., Janet C., Chris M., Brian O., Wendell H. Bajan B., Mike G., Shelle W., Lisa D., Janice G., Jim F., Karen M. Nivi Y., Dan J., Aneal K., Sydney R., Jen H., and Richard A.

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

Are You Eligible for Roth Conversions?

Roth conversion is an enticing financial strategy, offering tax advantages and flexibility in retirement planning. However, not everyone is eligible. Understanding the criteria is key to making an informed decision. Here we'll unravel the eligibility criteria for Roth conversion, helping you determine if this financial move aligns with your goals.



Understanding Roth Conversion Eligibility

Before diving into the benefits of Roth conversion, let's explore the key eligibility factors:

1. Tax Filing Status:

Individuals with various tax filing statuses, including single, married filing jointly, or head of household, may be eligible for Roth conversion. Your filing status influences your tax liabilities and can impact the feasibility of a conversion.

2. Modified Adjusted Gross Income (MAGI):

Roth conversion eligibility is also contingent on your Modified Adjusted Gross Income (MAGI). The IRS sets income limits for Roth conversions. Exceeding these limits may affect your eligibility. It's crucial to assess your MAGI before considering a conversion.

3. Employer-Sponsored Retirement Plans:

Participation in employer-sponsored retirement plans, such as a 401(k), can impact Roth conversion eligibility. While it

doesn't disqualify you, it's essential to understand how employer plans may affect the process and tax implications.

4. Age and Required Minimum Distributions (RMDs):

Roth conversion is available at any age, but your age can influence aspects like RMDs. Individuals who have reached the age for RMDs must account for this when planning a conversion. Roth IRAs do not have RMDs during the account holder's lifetime, which adds an element of flexibility.

5. Marital Status:

Marital status plays a role in Roth conversion eligibility. Married couples may have joint considerations, and understanding the implications for each spouse is crucial for effective financial planning.

Once you grasp the eligibility criteria, it's time to assess your individual circumstances:

1. Tax Planning and Projections:

Conduct a thorough review of your tax situation, including current and expected

future income. Strategic tax planning can help you determine the optimal time for a Roth conversion.

2. Retirement Goals:

Consider your long-term retirement goals and how a Roth conversion aligns with them.

Whether you prioritize tax-free growth, legacy planning, or flexibility in retirement income, your goals will shape the decision-making process.

3. Professional Guidance:

Seeking advice from a financial advisor is paramount. A professional can help you navigate the eligibility criteria, assess your financial landscape, and create a personalized strategy that maximizes the benefits of Roth conversion.

Roth conversion can be a powerful tool for financial planning, but eligibility is a crucial first step. By understanding the criteria and evaluating your unique situation, you can make an informed decision that propels you toward a more tax-efficient and flexible retirement.

How Martin Wealth Management Can Help

In the ever-evolving landscape of retirement planning, the strategic incorporation of Roth conversions stands as a game-changer, and our team of skilled financial advisors is here to guide you through this transformative journey. Picture a retirement where your money grows tax-free, providing you with unparalleled flexibility and financial freedom. With our help, you can harness the full potential of Roth conversions to sculpt a retirement plan that not only secures your future but propels it to new heights.

Roth conversions offer a unique opportunity to strategically shift traditional retirement savings into tax-free growth vehicles. Our seasoned advisors understand the intricacies of tax laws and retirement planning, tailoring strategies that align seamlessly with your financial goals. By converting a portion of your traditional IRA or 401(k) into a Roth IRA, you not only diversify your tax exposure but also create a tax-efficient income stream during retirement.

Why settle for a conventional retirement plan when you can optimize your financial future with Roth conversions? Partner with us to leverage the expertise of our financial advisors, who are dedicated to ensuring that your retirement plan is as tax-efficient as possible. As tax laws change and financial landscapes evolve, our team remains vigilant, providing you with strategies that adapt to the dynamic nature of the financial world. Secure your tomorrow with the guidance of seasoned financial advisors and unlock the full potential of Roth conversions for a tax-smart retirement.

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.

Contact us today

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
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6 Ways to Get Help with Prescription Drug Costs

Are you a senior on a fixed income or have limited resources? If so, you may find it necessary to get help paying for prescriptions even after enrolling in a Medicare prescription drug plan (Part D) or a Medicare Advantage Plan (Part C) that includes drug coverage.

If you suffer from chronic health conditions for which multiple medications are needed, you may easily reach the annual spending limit in the middle of the year. Then you enter the coverage gap. Inside that "donut hole" gap, your payment toward prescriptions skyrockets. Here are six ways you may be able to get help paying for the costs of prescription drug.

One

Consider switching to generics or other lower-cost drugs options. There may be generic or less-expensive brand-name drugs that would work just as well as the ones you're taking now. Talk to your doctor to find out if these might work for you. You might also be able to lower prescription costs by using mail-order pharmacies.

Two

Choose a Medicare drug plan that offers additional coverage during the "donut hole" gap. There are some plans that offer additional coverage during the coverage gap. However, often plans with additional gap coverage may



charge a higher monthly premium. Check the plan first to see if your specific drugs would be covered during the gap and if the higher premium would be offset by the savings on prescriptions.

Three

Check out Pharmaceutical Assistance Programs. Some pharmaceutical companies offer programs to help pay for medications for people enrolled in Medicare prescription drug coverage (Part D). Go to [Medicare.gov](https://www.Medicare.gov) to find out whether there's a Pharmaceutical Assistance Program that can lower prescription costs for the drugs you take or call my office for help.

Four

Check out State Pharmaceutical Assistance Programs. Many states offer help paying for prescriptions as well as drug plan premiums and other drug costs. Go to [Medicare.gov](https://www.Medicare.gov) to find out if your state has a State

Pharmaceutical Assistance Program or call me for help.

Five

Apply for extra help. Medicare and Social Security have a program called "Extra Help" which is way for people with limited income and resources to get help with prescription costs. If you qualify for extra help, you would be able to buy covered generic and brand-name drugs at reduced prices.

Six

Explore national and community-based charitable programs that help pay for medications, like these:

- National Patient Advocate Foundation
- National Organization for Rare Disorders
- Benefits checkup

And there may be other charitable programs near you.

If you tap into these six ways of getting help with your prescription drug costs, you may find the help you need. There may be one or more that will relieve the burden of paying for your medication. If you get stuck or just want help navigating the Medicare maze of options, call me. That's what I'm here for!

Ray Martin is a Medicare Coach. He can be reached at (800) 464-4941 or Ray@MartinMedicare.com.
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