Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

September 2026

Happy autumn! I hope you had a great summer! This month I am bringing you a bit of history and some helpful tips. Hope it makes you smile!

ZANY HOLIDAYS!

September is
"All American Breakfast Month"

September 4th – 10th is
"National Waffle Week"

And September 1st is
"Chicken Boy Day"

Minor Mayor

In 2012 Bobby Tufts was elected mayor of Dorset, Minnesota. His first official action was to decree that ice cream be at the top of the food pyramid. When reporters asked, he stated that his favorite flavor was chocolate . . . and vanilla, strawberry, cotton candy and rainbow sherbet. Not a surprising choice as Bobby was just three-years old. The town of Dorset, with a population of only 28, has no government. The position of mayor is ceremonial and selected by drawing names to serve a one-year term. His name was drawn again the next year at 4 years old. He lost his bid for a third consecutive term to Eric Mueller, a 16-year-old who won when his name was drawn from the ballot box during the annual Taste of Dorset festival. Anyone can vote; ballot boxes are in stores around town. The cost is $1 which funds to festival.

TRIVIA TEASER

What was Groucho Marx's first name?

(See the Answer Area.)

MEDICARE MATTERS

Keep an Eye on Your ANOC in the Mailbox This September

September is an important month for anyone enrolled in a Medicare Advantage or Part D prescription drug plan. That's when your Annual Notice of Change (ANOC) should arrive - and this year, you'll want to pay particularly close attention.

Your ANOC explains what will change with your plan for 2027, including premiums, copays, deductibles, drug coverage, and other benefits. Even if you've been happy with your plan, don't assume everything will stay the same.

One area we'll be watching closely is Part D prescription drug premiums. Beginning with the 2025 plan year, Medicare introduced temporary premium stabilization measures designed to help limit significant increases in stand-alone Part D premiums as major changes to the prescription drug program took effect. Those measures continued into 2026, but CMS has announced that the program will end after 2026.

What does that mean for 2027? We could see some Part D plans increase their monthly premiums, although the actual impact will vary considerably by plan and location. That makes reviewing your ANOC - and comparing your options during Medicare's Annual Enrollment Period (October 15 - December 7) especially important this year.

Our advice? Don't panic when your ANOC arrives, but don't throw it away either! More information about 2027 plans and premiums will become available as we get closer to October.

Visit www.weretiresmart.com for updates and resources as we get closer to Medicare's Annual Enrollment Period.

Life in 1906

Life was very different in 1906. For example:

- The average life expectancy was 47 years (an average lowered by high child mortality).
- Only 14% of homes had a bathtub and only 8% had a telephone.
- There were only 8,000 cars in the U.S. and 144 miles of paved roads. In cities the maximum speed limit was 10 mph.
- The average wage was 22 cents per hour. A worker could expect to earn $200 to $400 per year.
- More than 95% of births took place at home.
- Sugar cost 4 cents per pound, eggs were 14 cents per dozen, coffee was 15 cents per pound.
- The American flag had 45 stars.
- The population of Las Vegas was just 30.
- Crossword puzzles, canned beer and ice tea had not been invented yet.
- Only 6% of Americans graduated from high school but still, an amazing 80% could read and write..

Quote of the Month

"The secret of getting ahead is getting started."

Mark Twain

Their Biggest Fan?

In 1999, a woman in Glasgow, Scotland gave birth to a son. The child's father, Clark Kearny, was a huge fan of the Glasgow Rangers soccer team. He wanted to name his son after his favorite Ranger but couldn't decide which that was. So he named his son after the entire team of 11 players. The boy's birth certificate read: Cairo Lionel Sergio Lorenzo Colin Giovanni Barry Ian Jorge Gabriel Stephane Rod Mason Kearney.

Bet You Didn't Know

The slender green onions you buy at the grocery store owe their name to the biblical city of Ashkelon. When the Romans conquered that city, they called the tiny onions grown there *caepa Ascolonia* which means "onions of Ashkelon." Over time it was shortened to what you are familiar with, "scallions."

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

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

- Walt Disney was a direct descendant of King Edward I.
- Ronald Reagan was born just six years before John F. Kennedy.
- A mother shark can give birth to as many as 70 baby sharks per litter.
- If a hailstone is cut in half, it has rings like an onion.
- President McKinley’s pet parrot was named Washington Post.
- A komodo dragon needs to eat only 12 meals per year to survive.
- In Venice, Venetian blinds are known as “Persian blinds.”
- The collarbone is the last bone in the human body to stop growing.
- More than half of all Oscar-winning movies were adapted from books.
- Since 1945, the average height in Japan has increased by five inches.
- President Lyndon Johnson married his wife with a $2.50 ring purchased at Sears.
- If you have metal fillings, chewing aluminum foil can generate up to two volts of electric current.
- The world’s first roller skating rink opened in New York City in 1863.

Funny Bone

Yosemite Park Ranger on why it’s hard to design a bear-proof garbage can, *“There is considerable overlap between the intelligence of the smartest bears and the dumbest tourist.”*

The Answer Area

Trivia Teaser: Groucho Marx’s full name was Julius Marx Claus

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

Staff Directory

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

Scan for Facebook Group

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

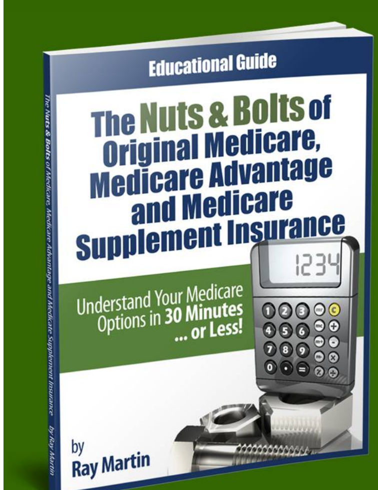
Ray Martin
Martin & Associates
30 Executive Park, Suite 250
Irvine, CA 92614

Here's your next issue of

Ray's Retire Right Report

"I don't like to carry ID."

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!

Iris C., Kelly J., Tom H., Kent S., Sue M., Ty B., Ken C.
Wally P., Bob N., Marci T., and Georgeanna S.

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

How Much Guaranteed Income Do You Need in Retirement?

As you approach retirement, ensuring a stable and reliable income stream becomes a top priority to maintain financial security and peace of mind. While the amount of guaranteed income needed in retirement varies from person to person, having a solid understanding of your financial goals and lifestyle preferences is crucial. Here we will explore how to determine the right amount of guaranteed income for your retirement and the key factors you should consider in this process.

Assessing Basic Living Expenses

The first step in estimating your guaranteed income needs is to assess your basic living expenses. This includes essentials such as housing, utilities, healthcare, groceries, transportation, and insurance premiums. Take into account any other fixed monthly expenses, such as loan payments or property taxes. Knowing the minimum amount required to cover your basic needs is the foundation of your retirement income plan.

Accounting for Lifestyle Expenses

Beyond covering the essentials, consider your desired lifestyle in retirement. Factor in expenses related to travel, hobbies, entertainment, charitable giving, and other activities you plan to pursue during retirement. Having a clear picture of your lifestyle expenses will help you tailor your guaranteed income sources to support the retirement you envision.

Evaluating Existing Retirement Savings

Assess your existing retirement savings, such as 401(k) accounts, IRAs, and other investments. Determine how much income these assets can generate through withdrawals, interest, dividends, and other income-producing strategies. This will give you an idea of how much guaranteed income is needed to supplement any potential gaps in retirement savings.

Social Security Benefits

Social security benefits are a fundamental source of guaranteed income for most retirees. Understand your estimated social security benefits based on your earnings history and determine the optimal age to claim benefits. Delaying social security benefits can increase your monthly payments, providing a higher guaranteed income stream during retirement.

Pension and Annuity Income

If you have a pension or plan to purchase an annuity, calculate the income it will provide during retirement. Pensions and annuities offer regular payments that can contribute significantly to your overall guaranteed income needs. Consider the different types of annuities available, such as fixed or indexed annuities, and choose the one that aligns with your retirement goals.

Contingency Planning

It's essential to include contingency planning in your estimation of guaranteed income needs. Unexpected expenses, medical emergencies, or changes in your financial situation may occur during retirement. Building a buffer into your retirement income plan can provide a safety net for these unexpected events.

Longevity Considerations

Factor in your life expectancy and consider the possibility of living longer than expected. Planning for a longer retirement will require more guaranteed income to sustain your lifestyle. Longevity protection, such as lifetime annuities, can help ensure you have a reliable income stream throughout your retirement years.

Inflation and Cost of Living Adjustments

Inflation can erode the purchasing power of your retirement income over time. Account for inflation and consider retirement income sources that offer cost-of-living adjustments to help your income keep pace with rising expenses.

=====

Determining the right amount of guaranteed income in retirement is a personalized process that requires careful consideration of various factors. With a trusted financial advisor, you can establish a portfolio that guarantees enough income to cover all future expenses. By having a well-thought-out plan for guaranteed income, you can enter retirement with confidence and enjoy a financially secure and fulfilling life in your golden years.

Want to Secure Guaranteed Income?

As you embark on the journey towards a secure and worry-free retirement, having a seasoned financial advisor by your side can make all the difference. Consider this: the assurance of guaranteed income is not just a financial strategy; it's a peace-of-mind solution. In a world where economic uncertainties and market fluctuations are the norm, the need for a personalized and robust retirement plan has never been more crucial.

Here at Martin Wealth Management, our experienced team of financial advisors understands the intricate landscape of retirement planning, and we're here to guide you through the process of securing guaranteed income. Imagine a retirement where you can revel in the joy of financial stability, free from the anxiety of market downturns. Our advisors specialize in crafting tailored solutions that encompass a diverse array of financial instruments, including annuities, optimized Social Security benefits, and strategic pension planning.

Why leave your financial future to chance when you can have a dedicated advisor working tirelessly to ensure a reliable income stream throughout your retirement? By partnering with us, you gain access to a wealth of knowledge, personalized strategies, and a commitment to your financial well-being. Let us help you navigate the complexities of retirement planning, so you can savor the fruits of your labor without worry. Secure your tomorrow with a financial advisor today – because your peace of mind is priceless.

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

or call (800) 464-4941 or email Ray@WeRetireSmart.com

Registered Investment Advisor