



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

October 2026

The days are becoming shorter and the nights are cooler. This month hosts Pizza Month! Enjoy the trivia on America's favorite take-out.

ZANY HOLIDAYS!

October is
"Pizza Month"

October 3rd - 7th is
"National Heimlich Hero's Week"

And October 4th is
"National Ship in a Bottle Day"

The Bionic Duck

Since they were moving, a family in Oshkosh, Wisconsin had to let go of their many animals – goats, chickens, ducks and other critters. One particularly difficult placement was Phillip, a duck whose feet were badly shriveled from frostbite. Vicki Rabe-Harrison adopted the duck but, without a way to get around, the duck was not thriving. After seeing a video about 3-D printers, Vicki reached out to Jason Jischke, the technology teacher at South Park Middle School. Phillip was just an hour short of being put down when Jason answered the call and agreed to take on the project. After six weeks of trial and error with the classroom's 3-D printer, he was able to produce working duck feet. Because of that cutting edge technology, Phillip, the bionic duck, has been given the footing for a fresh start at an animal sanctuary.

TRIVIA TEASER

What is the measurement "one foot" based on?

(See the Answer Area.)

MEDICARE MATTERS

Medicare's Annual Enrollment Period (AEP) is here! From **October 15 through December 7**, Medicare beneficiaries have an opportunity to review their coverage and make changes for the upcoming year.



During AEP, you can **add, change, or confirm that you want to stay with your current Medicare Part D prescription drug plan**. If you have a Medicare Advantage plan, you can switch to another Medicare Advantage plan, or you can leave Medicare Advantage and return to Original Medicare while enrolling in a stand-alone Part D prescription drug plan.

However, there is one important misconception we want to clear up: **Annual Enrollment does not automatically give you the right to enroll in any Medicare Supplement (Medigap) plan without medical underwriting.**

If you leave a Medicare Advantage plan and want to add a Medicare Supplement, you will generally need to answer health questions and qualify medically unless you have a specific guaranteed-issue right or other applicable enrollment protection.

Even if you're happy with your current coverage, reviewing your plan each year is important because premiums, drug coverage, provider networks, and benefits can change.

Ready to begin your annual Medicare review?

Visit aep.martinmedicare.com to get started.

Pizza Pie Points

To celebrate Pizza Month, here are some interesting

- Pizzerias purchase more than \$4 billion of cheese annually.
- 36% of all pizza orders include pepperoni topping.
- 94% of Americans eat pizza regularly. The top 5 pizza sales days are Super Bowl Sunday, New Year's Eve, Halloween, the night before Thanksgiving and New Year's Day.
- Over 5 billion pizzas are sold worldwide each year.
- The word *pizza* comes from the Latin root word "picea" which means blackening of crust by fire.
- The largest pizza ever made was 122 feet, 8 inches diameter. The recipe included 9,920 lb. of flour, 198 lb. of salt, 3,968 lb. of cheese and 1,984 of tomato puree.
- Domenico Crolla created the most expensive pizza ever. It was topped with sunblush-tomato sauce, Scottish smoked salmon, medallions of venison, edible gold, lobster marinated in cognac and champagne-soaked caviar. Price? \$2,745

One Pretty Penny!

Robert Lawrence's father had been deputy superintendent of the U.S. Mint in Denver. When his father passed, he left his son a small coin collection in a sandwich bag. Robert moved from Denver to San Diego. Decades passed before the little bag of coins were remembered. A dealer thought the 1974-D penny might be worth \$300. After more research it was discovered that it was one of 10 aluminum pennies made at the Denver Mint, all of which were thought to have been destroyed. The coin was valued at \$2 million dollars! Unfortunately, Robert wasn't able to sell or keep the coin as it was not legally his father's property. According to a government attorney, "There are no free samples working at the mint."

October Fun Facts

October gets its name from *octo* (Latin for eight) because in Roman times it was the 8th month.

The Washington, the first double-decker steamboat arrived at New Orleans on October 7, 1816.

October 1, 1890, Yosemite National Park was established by the U.S. Congress.

QUOTE OF THE MONTH

"If you really want to do something, you'll find a way. If you don't, you'll find an excuse."

Jim Rohn

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

African Country

ALGERIA	LIBERIA
ANGOLA	LIBYA
BOTSWANA	MADAGASCAR
BURUNDI	MALI
CHAD	MOROCCO
CONGO	MOZAMBIQUE
DJIBOUTI	NIGERIA
EGYPT	RWANDA
ETHIOPIA	SENEGAL
GABON	SUDAN
GAMBIA	TOGO
GHANA	TUNISIA
GUINEA	UGANDA
KENYA	ZAMBIA
LESOTHO	

(See the Answer Area.)

RANDOM FACT FILE

- Before Thomas Jefferson was president, the custom was to bow in greeting, not shake hands.
- Denver's International Airport is larger than the entire city of Boston.
- The Mayan Empire lasted six times as long as the Roman Empire.
- A fully grown *falabella* horse is only 16 inches tall.
- The fishing reel was invented around 300 A.D.
- One third of dog owners say they've talked to their pets on the phone.
- A honeybee can fly 30 mph.
- The shark model in *Jaws* was called Bruce, named for Steven Spielberg's lawyer.
- In *Gone with the Wind*, Clark Gable worked 71 days and made \$120,000: Vivien Leigh worked 125 days and made \$25,000.
- Ronald Reagan was the only U.S. President to head a labor union.
- An adult crocodile can go 2 years without eating.
- Alaska is the state with the highest percentage of people who walk to work.
- A typical redwood tree's roots are only 5 – 6 feet deep and spread out over an acre.
- Blue neckties sell best; red ties are second.

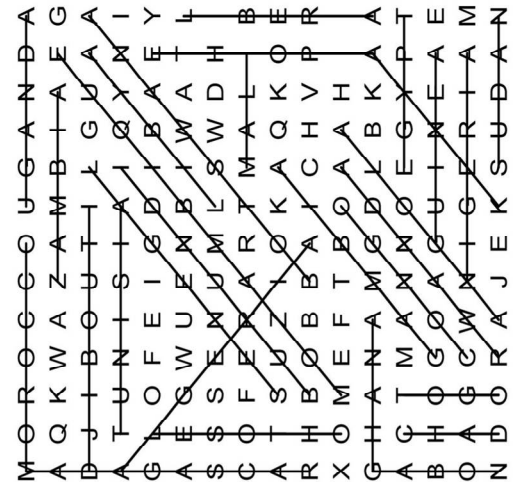


Funny Bone

Seen on a church sign, "Lord help us be
the people our dogs think we are."

The Answer Area

Trivia Teaser: One foot represents 1/3
the arm length of King Henry I of
England (1068 – 1135).



Staff Directory

Lori Verst	Mohan Martin
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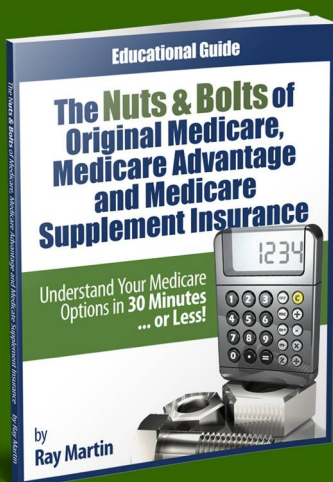
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Here's your next issue of *Ray's Retire Right Report*



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



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!

Katherine S., Kelly J., Tom M., Melissa H., Hans H.,
Ashleigh C., Gabi F., Mary F., Melissa S., Sandra I., Jolie E.,
Veronica J., Robert P., Darla M., Lana A., Mark A., Linda H.,
Kim R., Wendy D., Erica B., and Caroline R.

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

Seven Tips for Navigating Medicare for New Enrollees

If you are nearing retirement, you may have questions about Medicare. It's a complicated system which can be difficult for many to navigate. Here are my top seven tips:

Tip #1

Give yourself time to learn about Medicare: There are "Parts" and "Plans" that are easily confused. And there are penalties for missing deadlines. Being informed is the best way to avoid costly mistakes (and unfortunately, the mistakes are generally costly).

Tip #2

Don't expect to be notified when it's time to sign up. If you are already receiving Social Security retirement benefits, you will automatically be enrolled. However, if you are not, you must enroll within a seven-month window: three months prior to your 65th birthday, the month of your birthday and the three months after. No official notice will be sent on when or how to enroll.

Tip #3

Don't assume that because you receive COBRA or retiree health benefits from an



employer that you don't have to enroll on time. Generally, the enrollment penalties are permanent so enroll when you are supposed to.

Tip #4

Don't worry that poor health will affect your coverage. If you qualify by age for Medicare, you will receive full benefits. While you can't be denied coverage or charged higher premiums for current or past health problems, there is an exception – changing from a Medicare Advantage to a Medigap plan. If later you want to make that change, call me for help navigating the leap.

Tip #5

Remember that Medicare is not free. You pay premiums for coverage and copayments for most services. Unlike many private insurance policies, there is no ceiling to the deductibles and

coinsurance you may have to pay in a year.

Tip #6

Medicare does not cover everything. It covers a wide range of health services, prescription drugs, and medical equipment but there are large holes and gaps in what it will pay for. You fill those with either a Medicare Advantage or Medigap plan. Call me for help selecting which is best for you. It can make a big difference to your wallet.

Tip #7

Be aware of how your private insurance (generally from an employer) works with Medicare. Continuing to work and keeping your employer coverage is no guarantee that you won't have to enroll in Medicare right away (many employer policies pay "second" to Medicare.)

These "tips" are just the tip of the iceberg when navigating the Medicare maze of options. Call me for a no-obligation consultation about your specific situation,

Ray Martin is a Medicare Coach.
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How Do MYGAs Work?

In the complex financial world, Multi-Year Guaranteed Annuities (MYGAs) stand out as a reliable and secure option for individuals seeking stable returns. Here I aim to demystify MYGAs, explore how they work, their benefits, and why they might be a suitable choice for your financial portfolio.

What are MYGAs?

Multi-Year Guaranteed Annuities are insurance products that offer a fixed interest rate over a predetermined period, typically ranging from three to ten years. They belong to the family of annuities, which are long-term contracts designed to provide a steady income stream for the annuitant.

How Do MYGAs Work?

MYGAs work on a simple principle – you invest a lump sum amount with an insurance company, and in return, they guarantee a fixed interest rate for a specified number of years. The interest rate remains constant throughout

the chosen term, shielding your savings from market volatility. At the end of the term, you receive the initial sum along with the accumulated interest.

Key Features of MYGAs

- **Fixed Interest Rates:** The primary appeal of MYGAs is the assurance of a fixed interest rate, providing stability in an ever-changing financial landscape.
- **Guaranteed Period:** MYGAs come with a predetermined period during which the interest rate is guaranteed, offering clarity and predictability for investors.
- **Principal Protection:** Your initial savings are protected, and you will receive it back in full at the end of the guaranteed period, regardless of market fluctuations.

Benefits of Investing in MYGAs

- **Safety and Security:** MYGAs are considered low-risk savings, making them

suitable for risk-averse individuals looking for a secure financial option.

- **Predictable Returns:** The fixed interest rate provides a clear understanding of the returns you can expect, which helps with financial planning.
- **Retirement Planning:** MYGAs can be a valuable addition to retirement portfolios, offering a secure guaranteed growth vehicle during your golden years.

Considerations Before Investing in MYGAs

- **Surrender Charges:** Some MYGAs may have surrender charges if you need to withdraw your funds before the end of the guaranteed period.
- **Market Conditions:** While MYGAs provide stability, they may offer lower returns compared to riskier investment options during periods of favorable market conditions.

Multi-Year Guaranteed Annuities provide a straightforward and secure financial option for those seeking stability and predictable returns. By understanding how MYGAs work and considering their features and benefits, you can make informed decisions to enhance your financial well-being. As with any investment, it's essential to carefully assess your financial goals and consult with a financial advisor before making decisions tailored to your unique circumstances.

Consider a retirement where your financial future is shielded from market volatility, and you enjoy the certainty of a secure growth vehicle. MYGAs offer a unique combination of stability and growth potential, making them

an invaluable asset in your retirement portfolio.

As you envision a prosperous and worry-free retirement, the inclusion of MYGAs can be the key to unlocking financial peace of mind. However, navigating the world of annuities demands expertise, and that's where our dedicated financial advisors step in to make a meaningful difference in your retirement planning journey. Our seasoned advisors here at Martin Wealth Management specialize in tailoring solutions that align seamlessly with your risk tolerance and long-term objectives.

Why leave the success of your retirement to chance? Partnering with us means gaining access to a team of experts committed to optimizing your retirement. Our personalized approach ensures that your financial strategy is crafted with precision, taking into account your unique circumstances and goals. MYGAs can be a powerful tool in securing your financial future, and our advisors are here to guide you every step of the way. Secure your tomorrow with the expertise 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 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

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