



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

November 2026

Happy Thanksgiving! I have so much to be grateful for, not the least of which is you. It is my privilege and pleasure to work for you!

ZANY HOLIDAYS!

November is
"Pudding Lover's Month"

November 13th – 19th is
"National Split Pea Soup Week"

And November 5th is
"National Love Your Red Hair Day"

A Political Animal

In 1938 the small town of Milton, Washington (population 52) unanimously voted for Boston Curtis to serve as their Republican precinct committee member. Mr. Curtis had never offered a political platform or made a speech. He ran unopposed so it was no surprise he won – until the townsfolk learned they'd elected a mule! Kenneth Simmons, the city's mayor, inked one of Boston's hooves to sign the legal documents required to register as a candidate at the county courthouse. The election of a mule to serve in the Republican precinct made national headlines (especially as a mule resembles a donkey, the symbol of the Democratic party!) Simmons told *Time* magazine that he was making the point with this prank that voters often didn't know who they were voting for in primary elections. Point made; he was right!

TRIVIA TEASER

Where did writer Ian Fleming find the name
"James Bond" for his hero-spy?

(See the Answer Area.)

MEDICARE MATTERS

Big Changes Coming to Medicare Part D Prescription Drug Plans in 2027!



If you have a Medicare Part D prescription drug plan, 2027 could bring some important changes to your coverage!

Across the country, insurance carriers are making significant adjustments to their Part D offerings. Some plans are being discontinued, certain carriers are exiting markets like California, and others are changing their premiums, deductibles, and prescription drug coverage.

Even if you're happy with your current plan, don't assume it will be the best option for 2027! Your medications may cost more, your pharmacy network could change, or your current plan may no longer be available.

The Medicare Annual Enrollment Period runs October 15 through December 7, giving you an opportunity to review and change your Part D coverage for January 1, 2027.

Don't wait until January to discover your prescription costs have increased!

Martin & Associates is here to help you navigate these changes. Visit aep.martinmedicare.com to begin your 2027 Medicare Part D review process. We'll guide you through the next steps to help you make an informed decision about your prescription drug coverage.

Presidential Firsts

Richard Nixon: First president to host a rock concert at the Whitehouse. He invited Guess Who and the Turtles to play for his daughters, Julie and Tricia.

George Washington: First president to use a help-wanted ad. He placed an ad in the *New York Daily Gazette* for a coachman and cook “for the family of a President.” The ad ran for six weeks.

John Quincy Adams: First president with a pet reptile. Adams kept a pet alligator in the East Room of the White House. Historians say he enjoyed “the spectacle of guests fleeing from the room in terror.”

Thanksgiving Feast

If you were a pilgrim or a Wampanoag at the Plymouth Colony in 1621, you would have feasted well for three days. Colonist Edward Winslow wrote of wild turkeys, waterfowl, and Indian corn. The Wampanoag also brought five deer. There were also chestnuts, walnuts and beechnuts. But they didn't have butter and wheat flour to make pie crusts so there were no pies. Nor mashed potatoes of any kind because white potatoes from South America, and sweet potatoes from the Caribbean had not yet reached North America.

Talking Turkey

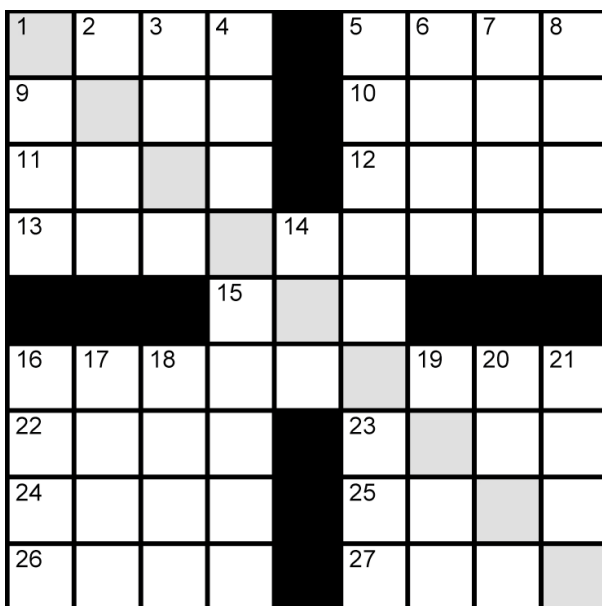
During Thanksgiving the Butterball Turkey hotline is busy answering questions like these:

- A firefighter called to ask how to thaw 12 turkeys at once for the station’s dinner. The hotline expert suggested they put the birds in a large bin and use a fire hose to hose them down.
- Callers have asked if it’s okay to thaw a frozen turkey using a hair dryer, an electric blanket, in an aquarium with tropical fish or in the tub while the kids are having their bath. Experts said no!
- One caller said her kids, who were playing cars in the kitchen while she was cooking, “parked” a plastic car inside the bird. She didn’t discover the “stuffing” till she pulled the bird from the oven.
- A caller said, “I cut it in half with a chainsaw. How do I get the chainsaw oil out of the turkey?”

QUOTE OF THE MONTH

"The real gift of gratitude is that the more grateful you are, the more present you become."

Robert Holden



Maximum Hip

Across

1. Snail mail org.
5. Union foe
9. Skirt feature
10. Continental currency
11. Car
12. Like Death Valley
13. In frightened manner
15. Place for a stud
16. Type of optical telescope
22. Mélange
23. Vagabond
24. Norway's capital
25. Matinee hero
26. Be rife (with)
27. Coward of note

Down

1. Thunderbirds' org.
2. Pivot
3. Hummus holder
4. Place for supplies
5. Sand-dollar relative
6. Ringlet
7. Seed covering
8. Torso
14. J.F.K. regulators
16. Tooth part
17. Choice word
18. Manicurist's tool
19. ___ list
20. Wind instrument
21. Throw, as dice

(See the Answer Area.)

RANDOM FACT FILE

- The U.S. Postal Service has the largest civilian vehicle fleet on earth.
- Thomas Edison was homeschooled by his mom.
- When a turkey panics, it whistles.
- If a chameleon loses a fight, it turns gray; if it wins, it turns green.
- Ostrich leather is 7 times stronger than cowhide; stingray skin is 25 times stronger.
- We can thank bees for pollinating apples, flies for chocolate and bats for tequila.
- The world's first golf rule book was published in Scotland in 1754.
- At one time the U.S. Treasury minted a 5 cent bill as well as a \$100,000 bill.
- If you are average, you'll move your residence 11 times in your life.
- Tigers can be taught to use litter boxes.
- Results of a survey: 35% of people watching TV yell at it.
- Neil Simon was the second most-published playwright in history; Shakespeare was first.
- The highest elevation fast food restaurant in the world is McDonald's in La Paz, Bolivia at 11,000 feet above sea level.
- The youngest first lady was the wife of Grover Cleveland, Frances Cleveland, age 21.



Funny Bone

Thanksgiving is a time to count your blessings, one by one, as each relative goes home.

The Answer Area

Trivia Teaser: From a coffee-table book, *Birds of the West Indies* by ornithologist James Bond.

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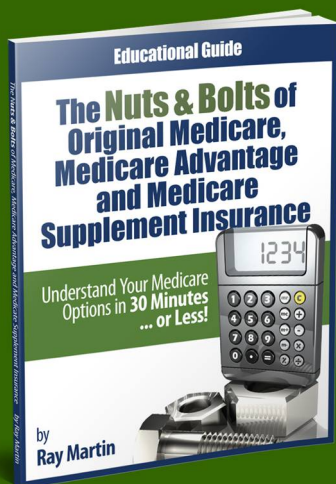
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Here's your next issue of *Ray's Retire Right Report*



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!

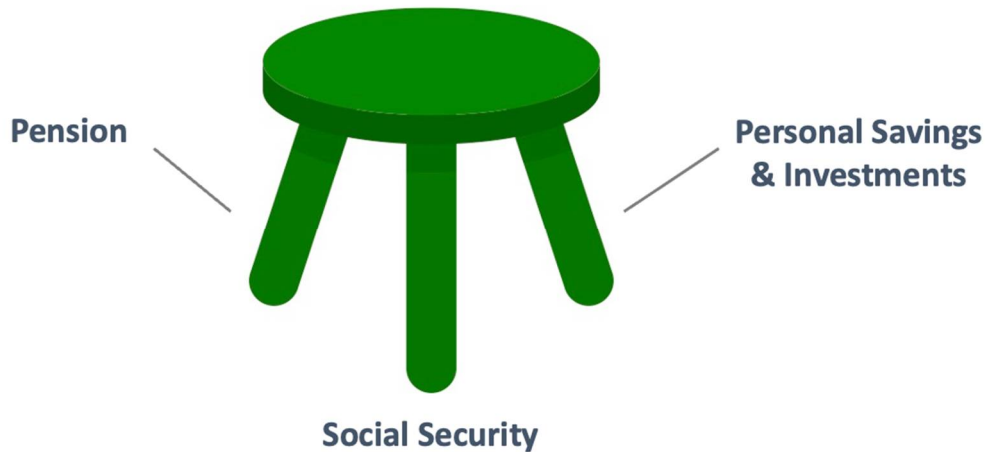
Heartfelt Thanks for Referrals!

Anne S., Chris H., Mark F., Patty M., Rod F.,
Koren T., Camilla M., Stephanie Y., Ridgely H., Laura H.
Richard H., Wyatt M., Kurt T., and Allison 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

The Three-Legged Stool of Retirement Income Planning



As we journey through life, the thought of retirement often fills us with both excitement and apprehension. While the freedom to pursue our passions and spend quality time with loved ones awaits, the financial aspect of retirement can be overwhelming. It is akin to a three-legged stool that requires balanced support to stand sturdy - pensions, social security, and personal savings and investments. However, in today's evolving economic landscape, pensions are no longer as widespread as they once were. Here I explore the importance of understanding the three-legged stool of retirement income planning and highlights how annuities can serve as a valuable supplement, ensuring financial peace in our golden years.

The Vanishing Leg of Pensions

Traditionally, pensions were a cornerstone of retirement planning. They provided retired workers with a guaranteed income stream for life, providing peace of mind and financial security. However, over the years, the landscape of employment has shifted, with fewer employers offering traditional defined-benefit pensions. Instead, companies have adopted defined contribution plans, like 401(k)s, placing the responsibility of retirement savings largely on the shoulders of employees.

The decline of pensions has left many retirees facing uncertainty, as they no longer have that safety net of a fixed, lifelong income. It has become crucial for

individuals to explore alternative avenues to replace the disappearing pension leg.

The Reliable Leg of Social Security

Amidst the changing retirement landscape, Social Security remains a reliable leg of the stool. It has been a lifeline for millions of retirees, offering a consistent income stream throughout their retirement years. Nevertheless, it's important to recognize that Social Security alone may not be sufficient to meet all our financial needs in retirement. The benefits provided may not cover all expenses, especially if one has grown accustomed to a certain lifestyle or faces unexpected medical costs.

The Vital Leg of Personal Savings and Investments

Personal savings and investments are the leg that we can directly control and manage. Contributing regularly to retirement accounts, such as IRAs and 401(k)s, can help accumulate wealth over time. Investing wisely in a diversified portfolio allows potential for growth and can help combat the impact of inflation.

However, investing comes with inherent risks, and market fluctuations can affect the value of our investments. That's where annuities come into play.

The Complementary Role of Annuities

Annuities offer a unique solution to supplement the loss of guaranteed income from pensions. Essentially,

an annuity is a contract between an individual and an insurance company. In exchange for a lump sum or regular premium payments, the insurance company provides a series of payments to the annuity holder, usually during retirement.

Annuities come in various types, with the two main categories being fixed and variable annuities. Fixed annuities provide a predictable, steady income stream, similar to a pension, while variable annuities offer the potential for higher returns based on the performance of underlying investments.

The primary advantage of annuities is the option for lifetime income, providing an additional layer of financial security during retirement. With the decline of traditional pensions, annuities can help fill that void, ensuring a steady income stream that cannot be outlived.

To enhance the stability of the three-legged stool, annuities present a compelling solution. They offer guaranteed lifetime income, providing retirees with added confidence and peace of mind. By understanding the dynamics of the three-legged stool analogy and incorporating annuities into our retirement strategy, you can better secure your financial future, allowing you to focus on enjoying the fruits of your lifelong labor.

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 Martin Wealth Management, 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.

Contact us today at (800) 464-4941 or Ray@WeRetireSmart.com.

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,

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Registered Investment Advisor

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