



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

October 2025

Happy October! I hope you are enjoying the beautiful fall weather and autumn leaves (as we rapidly slide into the end-of-year holidays!)

ZANY HOLIDAYS!

October is
"National Bake and Decorate Month"

October 4th – 10th is
"National Carry a Tune Week"

And October 1st is
"Model T Day"

Haunted Hoax

In the 80s a San Diego magazine ran an article claiming that the Great American Bank Building, an important landmark, was haunted. It reported mysterious footsteps were heard late at night, as well as creepy voices and ghostlike images. It even claimed that the ghost had reduced janitorial costs 25% by doing the vacuuming normally done by the custodian. Included were a photo of the ghost and a quote by a "parapsychologist" calling it "*one of the finest examples of spiritual photography I've ever seen.*" Readers took the story seriously. Other building tenants reported their own sightings – power failures, carpeting "mysteriously vacuumed," cleaning equipment moved, and tools floating in the air. Later it was revealed the ghost was a hoax inspired by Mark Twain's "petrified man" story of 1862. The tenants' sightings were pure imagination.

TRIVIA TEASER

There were 15,700,003 of them manufactured,
all in black. What were they?

(See the Answer Area.)

MEDICARE MATTERS

Every year, Medicare's Annual Election Period (AEP) gives you the chance to review and update your coverage. From **October 15 through December 7**, you can compare your current plan with other available options and make changes that better fit your health and financial needs for 2026. During this window, you can:

- Switch from one **Part D prescription drug plan to another** (Part D to Part D).
- Move from one **Medicare Advantage plan to another** (MAPD to MAPD).
- Change from **Original Medicare** to a **Medicare Advantage plan**.

This is the perfect time to ensure your coverage is keeping up with changes in your prescriptions, doctors, or budget. Carriers update their premiums, formularies, and provider networks every year, so it's important to review your plan carefully.

For **Part D Rx** plan shopping, we've created a dedicated **Part D Resource Site** at aep.MartinMedicare.com, where you'll find tools to review and shop your plan for 2026.

If you are considering joining or switching a **Medicare Advantage** plan, please schedule a phone consultation at: www.tinyurl.com/MartinMedicareReview

And remember: If you're in California, the **Birthday Rule** allows you to switch Medicare Supplement (Medigap) plans each year with 60 days of your birthday without medical underwriting.

Candy by the Numbers

- 86% of parents admit to eating their kids' Halloween candy.
- 7.2 billion Smarties (15 per roll) will be dropped in Trick-or-Treat bags
- Annually the U.S. spends about 3.5 billion dollars on Halloween candy
- 9 billion pieces of candy corn are produced each year, enough to circle the moon nearly four times.
- Chocolate is the favorite candy of trick-or-treaters (and parents!). Reece's Peanut Butter cups and M&Ms are tops on the list.
- Least favorite Halloween treats are Hot Tamales, Atomic Fireballs, Jawbreakers and black licorice.

Long Overdue

A book borrowed from the San Antonio Public Library in 1943 was finally returned. The book "Your Child, His Family, and Friends" was returned by a family member with a note saying, *"Grandma won't be able to pay for it anymore."* Overdue book fines in 1943 were three cents a day, which with inflation add up to \$16,000. Despite being overdue by 82 years, the library noted it was returned in *"good condition."*



Swinging Beds on Sailing Ships

Columbus and his men were impressed with the airiness and cleanliness of Taino homes, natives of the Caribbean. They slept in hanging beds which Columbus described as "nets of cotton" called hamacas. The idea was brought back to the old world. By the 1500s net beds were being used in the sleeping quarters of sailors for comfort on stormy seas and to maximize space on ships. Hammocks were so comfortable, that the net beds moved ashore and became a symbol of leisure.

Bet You Didn't Know

The largest air force in the world is the U.S. Air Force. The world's second largest in the world is the U.S. Navy and Marine Corps combined.

QUOTE OF THE MONTH

"If no one ever took risks, Michelangelo would have painted the Sistine floor."

Neil Simon

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

Halloween Treats

AIRHEADS	PEANUTS
ALMOND JOY	PEPPERMINT
BABY RUTH	PATTY
BLOW POPS	POP ROCKS
CANDY CORN	RED HOTS
CHARMS	REESES
DOTS	ROLO
JUJUBES	SKITTLES
KIT KAT	SMARTIES
LIFESAVERS	STARBURST
MILK DUDS	SWEETARTS
MINTS	TWIX
MONEY	WAX LIPS
NERDS	

(See the Answer Area.)

RANDOM FACT FILE

- The farthest distance a pumpkin has been hurled without the use of explosives is 5,545.43 feet.
- Everything weighs one percent less at the equator.
- Christopher Columbus's fee for "discovering" America was about \$300.
- Glass takes one million years to decompose, never wears out and can be recycled infinitely.
- A comet's trail always points away from the sun.
- There are more than 10,000 varieties of tomatoes.
- Strawberries are the only fruit with seeds on the outside.
- Your tongue is the only muscle in your body that is attached at only one end.
- Zero is the only number that cannot be represented by Roman numerals.
- Mickey Mouse is known as "Topolino" in Italy.
- Murmets, hodmedods, and tattie bogles are different names for scarecrows in England.
- The Latin name of black squid *Vampyroteuthis infernalis* translates to "vampire squid from Hell."
- In one study, spiders given marijuana started to spin webs but quit halfway through.

Dependability is
more important
than ability.

Bill Belichick



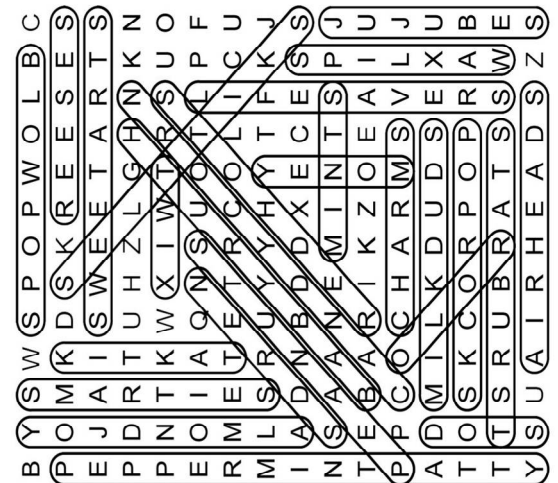
Funny Bone

Q: How do you measure a snake?

A: In inches. Ever seen a snake with feet?

The Answer Area

Trivia Teaser: Ford Model T



Staff Directory

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Medicare Matters with Martin & Associates



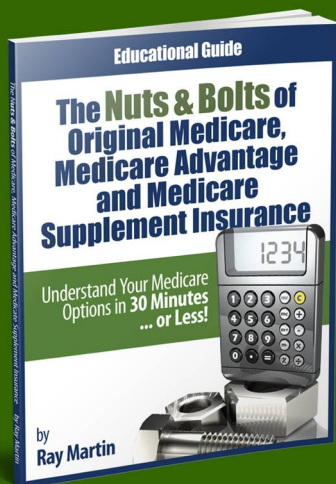
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Here's your next issue of *Ray's Retire Right Report*



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!

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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

Fixed Indexed Annuity vs. CD: Decoding the Puzzle of Safe Investments

When it comes to secure investments, Fixed Indexed Annuities (FIAs) and Certificates of Deposit (CDs) often emerge as popular choices for risk-averse investors. Both instruments offer stability and a guaranteed return on investment, but they come with their unique features and benefits. In this blog post, we'll unravel the intricacies of Fixed Indexed Annuities and CDs to help you make an informed decision on which might be the right fit for you.

Fixed Indexed Annuities (FIAs):

Fixed Indexed Annuities combine the features of a fixed annuity with the potential for additional returns linked to the performance of a specific market index. Here's what you need to know: principal is shielded from losses.

Certificates of Deposit (CDs):

CDs, on the other hand, are traditional fixed-income investments offered by banks and credit unions. Here's a brief overview:

- **Fixed Interest Rates:** CDs provide a fixed interest rate over a specified term, offering predictability in returns.
- **FDIC Insurance:** CDs are typically FDIC-insured up to a certain limit, providing an extra layer of security.
- **Liquidity Considerations:** While CDs offer a fixed return, accessing funds before the maturity date may result in penalties.

Comparing Features

- **Risk Tolerance:** If you're averse to market volatility and prefer a guaranteed minimum return, an FIA might be more suitable. CDs, though considered low risk, are subject to interest rate fluctuations.

- **Liquidity Needs:** If you anticipate needing access to your funds in the short term, a CD with a shorter maturity period might be preferable. FIAs often have longer surrender periods, and early withdrawals may incur charges.
- **Desired Returns:** Consider your expectations regarding returns. FIAs offer the potential for higher returns based on market performance, while CDs provide a fixed rate agreed upon at the outset.

Making an Informed Decision

- **Consult a Financial Advisor:** Given the complexities of financial products, consulting a financial advisor is crucial. They can assess your financial goals, risk tolerance, and guide you towards the most suitable option.
- **Diversification:** Depending on your financial objectives, a combination of both FIAs and CDs might provide a balanced approach, offering stability and growth potential.

In the Fixed Indexed Annuity vs. CD dilemma, there's no one-size-fits-all answer. Your decision should align with your financial goals, risk tolerance, and liquidity needs. By understanding the unique features of each investment vehicle, you can make a well-informed choice that sets you on the path to financial security.

Revolutionize Your Retirement

Uncover Superior Alternatives to CDs with Expert Financial

Guidance: In the quest for a robust and diversified retirement portfolio, traditional options like CDs may not be the sole answer. Our experienced financial advisors at Martin Wealth Management are here to guide you through the process of exploring

innovative alternatives, ensuring your retirement plan reflects your financial goals and maximizes potential returns. Don't settle for the ordinary when extraordinary opportunities await!

Imagine a retirement where your money works smarter, not just harder. CDs may offer safety, but they often fall short when it comes to capitalizing on growth potential. Our advisors specialize in identifying dynamic alternatives that not only preserve your capital but also seek higher yields and opportunities for growth. From fixed-income options to diversified investment strategies, we tailor solutions that align with your risk tolerance, time horizon, and retirement aspirations.

Why limit the potential of your retirement nest egg? Partner with us to unlock a world of alternatives beyond CDs. Martin Wealth Management brings a wealth of knowledge and expertise to the table, offering personalized strategies that elevate your financial future. As financial landscapes evolve, so should your retirement plan. Let us be your guide, navigating the diverse array of options to ensure your retirement portfolio is as exceptional as your aspirations. Secure your tomorrow with the guidance of seasoned financial advisors and explore CD alternatives that truly enhance your path to financial freedom.

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

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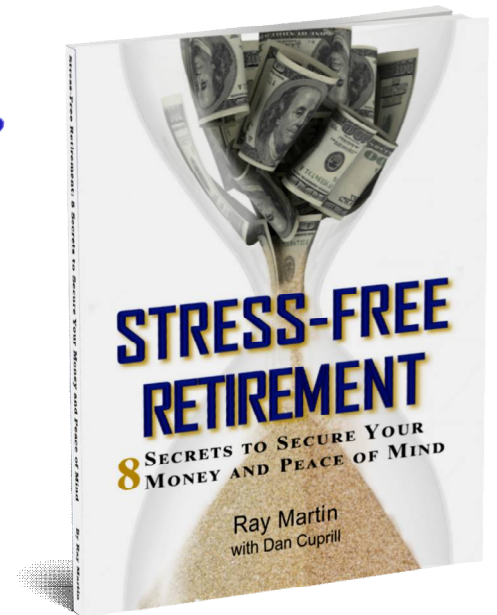
Registered Investment Advisor

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This 62-page book is a **quick, easy read** (about an hour) yet is **chock full of vital information** that you NEED TO KNOW for a stress-free retirement, such as:



- How can you plan for **health AND wealth**? (Page 2)
- How can you **spot and avoid bad advice** that wrecks your retirement savings plan? (Page 7)
- What is the "Efficient Market Hypothesis" (It won a Nobel Prize for Economics!) and can **YOU use it when picking a stock** or mutual fund? (Page 12)
- What are the **totally-legal tax-savings strategies** your CPA may never show you? (Page 24)
- What are the "mind tricks" that **sabotage portfolio self management**? (Page 36)
- How can you **collect 57% more Social Security benefits** with a simple strategy available to everyone? (Page 47)
- What are the 10 questions that you **absolutely MUST consider for a stress-free retirement plan**? (Page 54)

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If you have questions, please call Ray Martin at (800) 464-4941.