

## TIPS FROM THE HOME TEAM

Experts offer advice  
for buyers, sellers and owners

### Long-term care policy a win for all



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Give the gifts  
of "peace of mind  
and dignity."

In an ever-ag-  
ing population of  
baby boomers,  
if your parents  
(or other family  
members) can't  
afford to buy a  
long-term care  
policy, buy it for  
them, or chip in  
for it.

Regarding  
affordability  
— the younger

(and healthier) you are, the  
lower the premiums. Don't  
wait for an illness to strike,  
buy it when you are healthy.  
Otherwise, you may not be  
able to get it.

Think about this — if you

See HOME TEAM, 8D ▶

## Insure key asset - yourself

### ▶ HOME TEAM *from 1D*

are an adult child do you really want to  
assist your mother or father with conti-  
nence issues?

If you are a parent in your senior  
years, do you really want your son or  
daughter to help you with personal  
hygiene?

Do you want to be a burden on your  
family, or do you want to be independent  
and be able to maintain your dignity for  
the rest of your life?

A long-term care policy can also  
protect your retirement accounts and the  
legacy you leave behind to your loved  
ones. Without adequate planning, your  
retirement portfolio can be totally wiped  
out.

### ■ DISABILITY INSURANCE: Give the gift of preparation.

Most of us spend 30 to 40 years in  
the workplace. Face it, some working  
people become disabled. It can happen  
to anyone.

How does one continue to support  
children if unable to work? How does one  
pay the bills without a paycheck? Dis-  
ability insurance is the answer.

Most of us think nothing of insur-  
ing our cars, our homes, but neglect to  
insure our most important asset of all  
... the ability to get up in the morning,  
go to work, earn a living, and provide for  
ourselves and our families.

Don't you want to keep your prom-  
ises to your family? What strategies are  
you enforcing today to guarantee your  
tomorrows and your family's tomorrows?

### ■ GIVE THE GIFT OF LIFETIME INCOME.

What do you need when you retire,  
in order to stay retired? You know the  
answer — it's income!

Did you know that you could actu-  
ally run out of money, but not run out of  
income? Yes, it is true. There are ways to  
do that.

Did you know that you can provide  
lifetime income for your loved ones, even  
after you are gone? There are solutions  
and strategies to benefit you and your  
loved ones. As an example, you can  
place your IRA in a guaranteed annu-  
ity designed to deliver income at some  
point in the future, when you retire. The  
guaranteed interest rate can range from  
5 to 8 percent growing in the income  
account.

When you are ready to receive the  
income, the income continues for the  
rest of your life. Upon your demise, that  
income can continue for your spouse's  
lifetime in retirement. Knowledge is  
valuable. However, without action it loses  
its power.

*Have a question for Sara? You can  
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