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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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Intentionality

I came across this great quote and I found it so powerful and true to an uncountable amount of situations, I wanted to share it with you.

"Men form habits and habits form futures. If you do not deliberately form good habits, then unconsciously you will form bad ones. You are the kind of man you are because you have formed the habit of being that kind of man, and the only way you can change is through habit."

-Albert Gray

You are in the situation you are in because of the choices you have made, whether intentional or not. Newton's third law states: for every action there is an equal and opposite reaction. The same goes for your life. Every choice you make results in a reaction. You are making these actions every day, and from them, your habits are formed. If you are not intentionally making good habits, then you are unintentionally forming bad ones. Another way of saying this is if you are not making it a point to do good things, then you are doing bad things without realizing it. Now this could happen because you were ignorant, or misinformed but either way you are still in the situation and have those habits. If you want the better things in life this has to change!

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Generate More Income In Retirement, With Safety and Guarantees

Let's look at how much money it would take today for you to generate \$10,000 of annual income!

For Savers:

Savers aren't risk takers; accordingly their focus is mainly on fixed products. The risk for the saver is the uncertainty of future interest rates. Looking at the current average interest rates from Bankrate.com let's see what lump sum would be required to generate \$10,000 of annual income.

Type of Strategy	Current Interest Rate	Lump Sum Needed
1 Year CD	1.4%	\$714,286
5 Year CD	2.3%	\$434,783
5 Year Annuity	3.2%	\$312,500
10 Year Treasury	2.4%	\$416,659

For Investors:

Now let's look at an investor who has a combination of bonds and equity investments. Based on numerous withdrawal rate studies, assuming an asset allocation of approximately 50% bonds and 50% stocks. A retiree who withdraws 4% of their portfolio each year has a likely probability that the portfolio will last at least 30 years. (See **The Trinity Study**)

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Interesting Facts:

- The first Thanksgiving was in the Fall of 1621.
- Since 1947, each year, the president of the U.S. pardons a turkey and spares it from being eaten for Thanksgiving dinner.
- The Macy's Thanksgiving Day Parade began in 1924 with 400 employees marching from Convent Ave to 145th street in NYC.
- The first 'TV. dinners' were because in 1953 Swanson had so much extra turkey (260 tons) that a salesman told them they should package it onto trays with other sides like sweet potatoes and sell them.

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social security call now for your **FREE** report
"How to Stop the Taxation of Your Social Security Income"
Call now while supplies last.*

“What you get by
achieving your goals is
not as important as
what you become by
achieving your goals.”
-Zig Ziglar

Thanksgiving Friends

Thanksgiving is a time
For reviewing what we treasure,
The people we hold dear,
Who give us so much pleasure.

Without you as my friend,
Life would be a bore;
Having you in my life
Is what I'm thankful for.

By Joanna Fuchs

Thanksgiving Delights

On Thanksgiving Day we're thankful for
Our blessings all year through,
For family we dearly love,
For good friends, old and new.

For sun to light and warm our days,
For stars that glow at night,
For trees of green and skies of blue,
And puffy clouds of white.

We're grateful for our eyes that see
The beauty all around,
For arms to hug, and legs to walk,
And ears to hear each sound.

The list of all we're grateful for
Would fill a great big book;
Our thankful hearts find new delights
Everywhere we look!

By Joanna Fuchs

Intentionality

You are in the situation you are in because of the choices you have made. The only way to correct them is to form better habits. Now, this change doesn't happen by accident, and it isn't achieved by knowledge alone. You can read millions of articles on getting out of debt, motivation, success, or any other goal you are trying to reach. It doesn't matter how much knowledge you have, if you aren't setting your priorities, and taking action, no change will occur. Goals are great, but if they don't spur you into action, then they are pointless. If you want to get out of debt, you have to make it a priority. You didn't get in your situation by accident, your choices have led you there. You now have to make better ones to get out. You have to decide which is more important and accept the consequences of that choice. Here is a short guide to reaching your goals.

1. Accept responsibility for where you are right now.
2. Set a goal and write it down.
3. Realize its importance. Which is more important to you getting out of credit card debt or eating out 3 times a week?
4. Set a strategy to help you get there.
5. Intentionally follow that strategy.

Remember, I am here to help you. If you need anything, please don't hesitate to contact me.

Generate More Income In Retirement, With Safety and Guarantees

Accordingly, using the 4% withdrawal rate, an investor would need to invest **\$250,000, to generate \$10,000 of annual income.**

Another consideration is that most of these studies are based on historical data. The fine print here should read "*past performance does not guarantee future results.*" While there is every reason to believe that investment returns in the next 70 years will be similar to the previous 70 years, there's little chance it will be EXACTLY the same. To say that 4.0% is a "*safe*" withdrawal rate and that 4.1% will leave you broke implies a measure of accuracy in the forecast that just isn't there. It may make more sense to say that the "*safe*" withdrawal rate going forward lies somewhere in the range of 3.25% to 4.25%.

Alternatives:

Here are two alternatives that offer safety and guarantees, with minimal risks, and require smaller lump sums:

1. **A fixed index annuity with an income rider would need only \$181,818 to generate \$10,000 a year for a 65 year old.**
2. **A single premium immediate annuity would take approximately \$160,000 to generate \$10,000 a year with 10 year term certain for a 65 year old.**

The income from these two solutions would be guaranteed for the rest of the client's life, regardless of interest rates or how long they live.

You can secure your clients' retirement income many different ways. However, both savers and investors can benefit from using an income or single premium immediate annuity.