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# Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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## The Great Terror – Running Out Of Retirement Assets

It makes no difference whether you retire at 65 or 75 years old, for most elderly – except the very best off – a serious concern that most have is whether or not they will outlive their income and assets. However, with some simple planning and budgeting, it is easier than expected to overcome those fears and live a more peaceful retirement.

When most people retire, they have a combination of assets to live on for the rest of their lives, such as cash or other assets which can be converted to cash, investments, a retirement account and / or social security. For most retirees, if they take the time to calculate them, a firm dollar value can be placed on those assets that are supposed to support them during the retirement years.

What none of those retirees know, is how many years those assets have to last. Obviously, for all retirees, this is a genuine concern that is not easily resolved. However, this does not mean that most retirees need to live daily in fear that they day could come when they would be impoverished.

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## Don't Go It Alone!

Have you ever shied away from asking for help? Most, if not all, of us have at one time or another. There are endless excuses we give ourselves why we shouldn't. It could be we don't know who to ask, we don't think anyone is available, or the biggest one...fear. Fear of over-stepping a friendship. Fear of appearing too needy. Fear of imposing. Fear of revealing our struggle and having people realize we don't have it all together after all.

This is all a matter of pride. We do not want to seem weak, it may be embarrassing, or maybe we want to maintain an image of strength and independence. This only leads to the detriment of yourself and society! The truth of the matter is, we are not masters at everything, we need each other's help. There is nothing wrong with this! It is how it was always intended to be! It does not show weakness, it is by design. While yes, you may be able to make it on your own, the beauty is that you don't have to! Thousands of years ago, one of the oldest historical texts, says this...

“Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up. Also, if two lie down together, they will keep warm. But how can one keep warm alone? Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken.”

Ecclesiastes 4:9-12

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## Interesting Facts:

-The 'hole puncher' was first patented in 1886 by Friedrich Soenneken.

-Delaware is the only US State with no commercial air travel.

-Electric lights for trees were first used in 1895.

-Mistletoe is the state floral emblem of Oklahoma.

-December is National Read a New Book Month.

-The name December comes from the Latin decem for “ten”, as it was the 10th month in the Roman Calendar

-The first successful heart transplant took place on 12/3/1967.

## Tired Of Losing Money?

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**“The best preparation for tomorrow is doing your best today.”**

-H. Jackson Brown, Jr.

## **Special Holidays**

**We're thinking of you this time of year,**

**Wishing you happiness, joy, and cheer.**

**May all your days be warm and bright,**

**And your nights enhanced by holiday light.**

**Enjoy your delectable holiday foods,**

**As parties and gifts create holiday moods.**

**Favorite people play a meaningful part,**

**While treasured rituals warm your heart.**

**You are special to us in many ways,**

**So we wish you Happy Holidays!**

*By Joanna Fuchs*

## **The Great Terror – Running Out Of Retirement Assets**

Some retirees may not be able to do much about the income side of retirement, but they can more readily take firm control over the expense side. In this manner, they can give themselves more consolation that they are doing all they can do to manage their retirement assets.

When persons retire, whether it's a couple or an individual, the same principles apply. You have to change the mindset that we develop during our adult years when our income is generally steady and adequate. During those years, we become accustomed to buying the things that we need – and those things which are not necessities that we simply want – because we know our income will cover those expenditures.

We move because we either need or want a better house in a different neighborhood. We buy a new car because the older one is showing its age. We buy a new washer, dryer or refrigerator because we get up one morning and the appliance does not work as well or as reliably, as we desire. And we buy new clothes not because we have nothing to wear but because we're tired of wearing what we already have.

However, during retirement, with some minor adjustments to our mind set, we can easily become acclimated to living with the things we have, with repairing our cars, appliances, etc., rather than replacing when not absolutely necessary. When you can't control your income, you can more closely monitor your expenditures which are under your control.

For more information on this subject please contact our office, and we will be happy to review your situation to make sure you are not in danger of outliving your income!

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## **Don't Go It Alone!**

You should never let an excuse get in the way of asking for help. It is how society was built. People working together to reach a common goal. If you don't ask for help when you need it, you are not just taking the burden on yourself, but you are also depriving those who care and want to assist you! Everyone is worse off! Everyone has gifts to share... time, talent, connections, insights, experience, skills, resources, hospitality the list goes on and on...and we love to share them! One of the best joys in life is helping others! Don't deprive people of this!

Remember, we are not designed to make it alone. If you are struggling, I want to help. Especially if it pertains to financial matters, one of the biggest stressors and causes of family discord. Please do not hesitate to contact me. I guarantee there is no charge, no obligation, and no judgment. I am not offering schemes, I am offering to get in the trench with you and push through together.