



Sara Finkelstein

Signature Advisory Group

4801 Linton Blvd., Suite #11A-520, Delray Beach, FL 33445

Cell: 561-302-5760 Toll Free: 844-453-1419

Email: Sara@SignatureAdvisoryGroup.com

Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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Setting Goals That Work

Throughout your life, people have told you that setting goals are important. Studies have shown, countless times, that people with goals succeed more often than those without goals. This is because of 2 simple reasons. Imagine for a moment, you are in a speed-shooting competition and you are facing the world record holder, Jerry Miculek. I bet you will beat him every time- provided you blindfold Miculek...and spin him around a couple times. Now you are probably saying, that's silly how is he supposed to hit a target he can't see, or even which direction to go? I'd like to ask you the same question. That is why you need goals! The second reason is commitment. Commitment is the largest factor in how successful something will be. By setting a goal you are committing to completing it. Now it is important to note that to get the maximum benefit from goals, they need to be properly set. A proper goal is a "S.M.A.R.T." Goal.

Specific - Your goal must be exact and well defined. General goals are not helpful as they are not giving you the sufficient direction you need. Remember, you want to be able to focus in on your goal!

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Stocks Are Too Risky For Retirees

Experts recommend seniors to put their money in something safe, with minimum guarantees. For example, Certificates of Deposit's, annuities or bonds. Now, there are select groups who can afford to play the game of risk that the market entails, but for most retirees living on a restrictive budget, playing the risk game should be avoided.

Investing in stock has its place in the financial arena. The main reason retirees invest in stock is to hopefully, get a huge return on their money and to outpace inflation.

Retirees have a valid concern when comes to inflation. However, there are ways to outpace inflation, without taking chances in the stock market.

This is where the Indexed Annuity comes in. Indexed Annuities are one of the few investment vehicles that can hedge inflation. Unlike CD's, bonds and money markets, Indexed Annuities have the potential for stock market type returns without the market risk. Retirees need safety, and all investing must be done prudently and cautiously.

Indexed Annuities Are a Great Option For Seniors

Many retirees are concerned about how inflation may reduce the value of their savings, giving them less buying power long term. By investing into an Index annuity, they have the potential of outpacing inflation, thus keeping the buying power intact. Plus, there are 2 other benefits for using an indexed Annuity, rather to investing in risky stocks:

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Interesting Facts:

-Green Eggs & Ham was written because of a bet that Dr. Seuss would not be able to write an entertaining children's book using only 50 different words.

-Lobster's blood is not red, it is a blue tint, because lobster's use copper to carry the oxygen instead of iron.

-There are four NFL teams who have never made it to the Superbowl, those teams are the Browns, Lions, Texans, and Jaguars.

-Similar to how sparkling wine can only be called Champagne if it is from France and use particular grapes, Whiskey can only be called Bourbon if it is made in the US.

Tired Of Losing Money?

Now you can get stock market type returns without the stock market risks.

Plus, it offers tax deferred interest and tax free income at retirement.

Call Our Office Today for More Information!

*Are you unnecessarily paying income taxes on your 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

**Tax Time is here!
Here are 3 tips to help you prepare for 2018!**

1. If you get a big refund each year, you're having too much withheld from your paycheck.

In effect, you're giving the government an interest-free loan.

2. If you have too little withheld, you may be charged an underpayment penalty.

You must pay 90 percent of what you owe for the tax year by the end of that year or an amount equal to 100 percent of your tax liability for the previous tax year, whichever is smaller.

3. Not every dollar of your taxable income is taxed at the same rate.

That's because portions of your earned income fall into different brackets, which are assigned different tax rates. Generally speaking, the first dollar you make will be taxed at a lower rate than your last dollar. Your marginal tax rate is the tax bracket at which the highest (or last) portion of your income is taxed.

Setting Goals That Work

Measurable - You need to be able to monitor your progress towards your goal. Otherwise, how will you know if you are completing it? You don't want to miss out on the accomplishment/celebration when it's done!

Attainable - Make sure your goal is something that you can complete. Otherwise it does not provide the motivation necessary and will only de-rail and demotivate you.

Relevant - Your goal should be pushing you in the direction you want to go. It should be in alignment with your focus. They should not be stretching you thin across a variety of topics.

Timely - Your goal must have a deadline. Deadlines increase your motivation, give you that sense of urgency and also allow you to feel a sense of accomplishment when they are done.

Two final tips. Write your goals down! By writing it down, you are committing to it. It also allows you to put it somewhere you can see it every day for a reminder and motivator. Finally, set your goal with a positive attitude. You want it to inspire positive thoughts and motivation not depress you every time you see it! For more about setting proper goals visit www.mindtools.com.

Stocks Are Too Risky For Retirees

No-Loss Provision - The first and possibly most-attractive provision of equity index annuities is the no-loss provision. This means that once a premium payment has been made or interest has been credited to the account, the account value will never decrease below that amount. This provides safety against the volatility of the market.

Interest Guarantees - The second benefit that appeals to many people is the interest guarantees. Most policies have a cap (maximum interest rate that can be credited to a policy in a specific period) and a base (the minimum interest rate that can be credited in a policy year). The cap rate can vary from no cap to a fixed percentage, but the base is generally zero. This allows the policyholder to benefit from potentially high returns and be guaranteed at the same time, that no money will be lost.

For most retirees, stocks are just too risky and may lead to a significant loss of principal, and now with options available such as the Index Annuity, dabbling in the market is just too risky, it's also unnecessary.

Contact Our Office Today For More Information!