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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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3 Tips To Help You Sleep At Night

There has probably been a time in your life where no matter how tired you became, you still were not able to fall asleep. This may have been going on for several nights sporadically, over a week period, special occasions, or has been continually going on for much longer. Hopefully, these tips I'm about to share will help you sleep better at night. **DISCLAIMER:** The advice I am giving is from my personal experiences or those that I talk to. It should not be used to replace a licensed physician's advice.

Before we begin, let me address an elephant. The first step of getting a good night sleep is good mental health. If you suffer from depression, sleep apnea, or other condition that is causing you to regularly not sleep at night, please do not feel embarrassed to go to a licensed professional. It is not taboo, it is a serious condition that may require extra help to treat. This does not make you weak.

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Is a Long-Term Care Policy Right For You?

Long-term care insurance is probably not for everyone, but—with soaring health care costs, insurers increasingly restricting coverage and eligibility, and people's need to stretch retirement savings through more years—it's a good idea to consider it seriously. Your goals should be to protect your assets, minimize your dependence on other family members, and control where and how you receive long-term care services.

On the other hand, consider the cost. Long-term care insurance is expensive. An individual who's 65 years old and in good health can expect to pay between \$2,000 and \$3,000 a year for a policy that covers nursing home care and home care, with premiums adjusted for inflation. You may not want to buy a policy if the cost of premiums will lower your standard of living or force you to give up other things you need right now. And look ahead, as well. Be sure you'll be able to afford the premiums if your income declines.

Key Issues to Review - Be sure you consider each of these issues:

-Coverage. You can choose long-term care policies that pay only for nursing home care, or only for home care. Or, you can opt to purchase coverage for a mixture of care options that includes nursing home, assisted living, and adult day care. Some will pay for a family member or friend to care of you in your home.

-Daily or Monthly Benefit. The daily or monthly benefit is the amount of money the insurance company will pay for each day or month you are covered by a long-term care policy. If the cost of care is more than your daily or monthly benefit, you will need to pay the balance out of your own pocket.

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Interesting Facts:

-Exercising regularly is said to boost your immune system, prevent signs of aging, and can sharpen your memory.

-The word 'gymnasium' comes from the Greek word "gymnazein", which literally means "to train naked."

-Muscle is about 3 times more efficient at burning calories than fat, even when at rest.

-There are 293 ways to make change for a dollar

-Yoda's eyes were modeled after Albert Einstein's to give him a more wise look.

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“By failing to
prepare you are
preparing to fail”
-Benjamin Franklin

April Fools!

Have you ever wondered how April Fools' Day started? Historians aren't 100% sure, but most agree that it dates back to 1582 when France switched from the Julian Calendar to the Gregorian Calendar, as called for by the Council of Trent.

When they did this they moved the start of the new year and its celebration to January 1st (what we celebrate now). However, some people, either by choice or ignorance of the change, still celebrated it through April 1st. These people were referred to as "poisson d'avril" which means April Fish. This was used as a derogatory term meaning they were young, easily caught fish, or rather a gullible person.

Let me ask you, are you keeping up with the changing times? Are your plans for your retirement, paying off your home, getting out of debt still the best way? Don't be an April fool. Call my office today for a free review of your situation. There is no cost or obligation.

3 Tips To Help You Sleep At Night

First thing we will talk about is breathing and meditation. One cause of lack of sleep is not being able to relax at the end of the day. With all the stresses of everyday life, it can be hard to turn your mind off when it is time to sleep. A good way to help this is to meditate. You can find strategies all over the internet. Another way, is to control your breathing. Purposefully take slow, deep breaths (If it helps count them). It will slow your heart rate and give you something else to think about than your stresses helping you fall asleep.

The next thing to help you sleep is stability and consistency. Your body has an internal clock, it is referred to as the circadian rhythm or circadian clock. This clock regulates the periods of sleepiness and wakefulness. Jet lag occurs because of "real time" changes from the internal clock. To help your circadian cycle, avoid eating within 2 hours before bed, bright lights before bed, heavy exercise, (as these are all natural resets throwing off the time your body thinks it is) and try to go to bed at the same time each night. If you struggle with this, consider setting an alarm and stick to it.

Finally, make sure you are comfortable. Researchers believe it is best to sleep in a dark, cool room with light ambient noise and a warm bed. If you suffer with cold feet/hands consider wearing socks/gloves to sleep. Also, be sure to regularly maintain your mattress and pillows. (Average life span of a bed is 5-10 years). Finally, if you and your partner's bedding style varies, consider making the bed with two twin sets so as to make sure no one steals covers and both can achieve their ideal setting. (If it looks tacky you can cover it with your regular sized comforter.

Sleep is a very important part of maintaining a healthy lifestyle. Hopefully, the tips here will help you to fall asleep quicker and sleep more soundly. You will appreciate the difference!

Is a Long-Term Care Policy Right For You?

-Benefit Period. Your benefit period determines the length of time you will receive benefits from your policy. You can choose a benefit period that spans from two to six years, or the rest of your life.

-Elimination or Waiting Period. During this period, you must pay all of your long-term care expenses out of your own pocket. This period could last anywhere from 0 to 100 days. The longer the waiting period is, the lower your premiums will be.

-Inflation Protection. With health care costs rising to new heights every year, buying a policy without inflation protection is probably like buying a policy that won't cover much of your expenses. There are two main kinds of inflation protection: the right to add coverage at a later date; and automatic coverage increases.

For more information on Long-Term Care, Please contact our office today!