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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...

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Debt Is A War! Do You Want To Win?

When you're paying back debts, a little strategy can make a difference of hundreds to thousands of dollars. The best strategy is simple, but effective.

Write Down Your Debts in Detail: What, How much, What's the interest rate? You should have no trouble finding this information; it should be right on the bottom of your monthly statements. Remember, you can't manage your situation strategically if you don't even know it. Remember to include your credit cards (with the different rates and balances for purchases and cash advances), other cards, loans, mortgages, and even money you've borrowed from friends and family. Every bit of debt counts and you're trying to get it down to absolute zero.

Bad Debt Vs. Good Debt: Go through your debts and mark them 'good' or 'bad'. You might think this is odd, but some kinds of debt are nowhere near as bad as others. A mortgage, for example, is an investment in a house, paid over a fixed term – there's no real risk of paying a ridiculous amount of interest or never getting it paid off, like you could with a credit card.

Good debts: mortgages, student loans

Bad debts: credit cards, store cards, car loans

As a rule, good debts are for a fixed amount of time and allow you to buy something valuable that you cannot afford. Bad debts are 'revolving' and are just used instead of cash. (A Mortgage is your best friend! Call our office for more details!)

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Plan For A Secure Retirement.

Financial revelations, during the past 10 years, have shown millions of senior citizens that their hopes of a secure retirement have lessened. Most seniors are now living longer in retirement years, and are being forced to live on less retirement income. Despite some discouraging indicators for present and upcoming retirees, there are ways seniors can assure themselves of adequate retirement income. Examples of secure retirement income include Social Security, annuities, reverse mortgages and pensions. However, most seniors should look at a combination of these potential sources to secure their retirement rather than putting all their financial eggs in one basket. And one of the keys to having a secure retirement income is thorough planning, and then executing that plan. Most seniors benefit by having professional help and direction. Consider these four steps for an adequate guaranteed retirement income:

1. Realistically assess your current situation.

For seniors who have access to the internet, there are a number of retirement income calculators to help you determine retirement expenses. Similarly, make a realistic assessment of your assets and anticipated retirement income, and current debts which should be eliminated prior to retirement. Don't forget that your home and rental properties are excellent retirement income sources.

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Interesting Facts:

-Soccer players run on average as many as 6 miles during the course of a game.

-Red wine will spoil if exposed to light; hence tinted bottles.

-One quarter of the bones in the human body is in the feet.

-Dogs and cats, like humans, are either right or left handed (paw).

-You burn more calories sleeping than you do watching TV.

-Elephants are the only mammals that can't jump.

-It is not allowed to have living US presidents featured on US currency.

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.*

"There are two ways of
spreading light: to be
the candle or
the mirror that
reflects it."
-Edith Wharton

Summer is Coming Fast!

Use these simple tips to get the
most out of it:

Slow down!

Life is to be savored! I know life
can be hectic and you are often
going 90mph, but just take a
moment and breathe. Enjoy this
beautiful time of year.

Enjoy the sunshine!

There are many studies that show,
exposing yourself to sunshine,
increases your mood. (Just don't
forget the sunscreen!)

Take out the Grill!

Whether it be barbeque,
hamburgers or your own recipe.
Pull it out and enjoy a good time
with your family! Not only is the
food great, it keeps your house
nice and cool as you are not using
the oven.

Create Your Dream!

What kind of escape do you
dream of this summer? Whether
that be a weekend getaway with
your lover, a camping trip with
your kids, or a simple picnic to
the park. Life is too short to miss
out on your heart's desires.

Don't let money get in the way of your dreams!

If you would like to go over your
financial situation give me a call
and I will be glad to craft a plan
with you!

Debt Is A War! Do You Want To Win?

Prioritize, Prioritize, Prioritize... Cross your good debts off your list for now – you shouldn't think about paying them off until you've got your bad debts paid off.

Now, arrange your debts in order of interest rate, with the highest interest rate at the top. (Chances are that the debt at the top will be a credit card. Try to transfer as much money as you can from the high-interest cards down the list to the lower-interest ones.)

Once you've done that, focus all your energy on repaying the new top debt. Pay the minimum on everything else, and throw as much money as you can find at the problem.

Get a Budget! Try keeping track of where your money goes for a month – you might find that you're spending loads on something you don't even want or need. You'll be shocked how fast your debts can go down if you put the money you'd usually spend on "STUFF" and put that towards your debts. Do the Math: 1 trip to McDonalds cost the average person \$10. 4 times per month that's \$40. 12 months a year = \$480.00

You have to be aggressive against that top debt and determined to defeat it. Consistency is key. Don't get discouraged! This is a war. You're on the attack, and you want to win against your debt. Don't you?

Plan For A Secure Retirement.

2. Reduce unnecessary expenses now.

Few people start planning their retirement income far enough in advance to make it easy. The later in life – particularly past middle age – the plans are made, the more difficult they are to execute. It's never too early for individuals to start reducing their debts so that the additional income can be invested for retirement. Statistics show that the average American between 55 and 64 has credit card debt that eats up more than 30 percent of his or her current income.

3. Consider ways to increase income.

Increasing income at any age will make it more likely that income is available for retirement. Unless health becomes a factor, many seniors can extend their working years well past normal retirement age. Another alternative is to plan for part time retirement in which you continue working a more limited schedule.

4. Consider products that will help you stretch your retirement income and offer guarantees that you will never run out of money.

A number of companies offer guaranteed lifetime annuities, and insurance companies offer products which will help cover living expenses in case you are unable to work.

There are many options available to seniors nearing retirement age, and if you don't have assurance of a comfortable retirement, your first step should be to seek professional help to guide you and inform you of the options available.