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# Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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## Are You Safe?

While none of us know what the future holds. If you have searched through any major news sources in recent months, you will see there is an ever increasing number of articles warning of the impending stock market collapse. Everyone is worried about our economic future, especially with the seemingly never ending recession, the upcoming election, the failing social security fund, and the diplomatic turmoil going on around the world. Ultimately, it is all speculation as to what these events can bring but, nonetheless it is still important to think about them and prepare for their effects.

Let me ask you, if the economy did take another downturn similar to the one it took in '07-'08. What would happen to your retirement plans? Would you have to go back to work or cut back on all the things you wanted to do? Would you be at risk to run out of money? Would it place a burden on your family? How do you feel about that? How nice would it be to be able to participate in the growth of the stock market without having to worry about the losses?

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## How To Secure An Income, That Lasts A Lifetime!

Too many seniors drawing Social Security benefits could be unwittingly forcing themselves to pay income taxes on their benefits simply because they have not taken the time to understand the complex federal tax laws on retirement income.

As most elderly Americans know - while you can start drawing Social Security benefits at the age of 65 - the later you choose to retire and start collecting benefits, the larger your benefit check will be. However, the question is: will those benefits be income tax-free?

Prior to 1983 federal laws provided that all social security benefits were free of income taxation, but that year Congress changed that 100 percent exemption to a 15 percent exemption.

Under the new federal tax laws, the government set what it calls a base income figure for social security recipients, and as long as your total income from both social security and any other income sources remain below that base income figure, none of your income is taxable.

For individual taxpayers, that base figure is \$25,000 and for married couples, it is \$32,000.

When taxpayers drawing social security earn more income from all sources during a particular tax year above the base amount, then not only the additional income, but also the social security benefits become taxable income.

The amount of the benefits that become taxable varies from 50 percent to 85 percent as the taxpayer's total income increases from the base amounts to \$34,000 if single or \$44,000 if married, total income from all sources.

This knowledge is very important to all social security recipients because with it, they can readily manage both their income and their investments to avoid the income tax altogether, or to limit the taxation by investing their normally taxable income.

**Interesting Facts:**

-A hive of bees will fly 90,000 miles, the equivalent of three orbits around the earth to collect 1 kg of honey.

-Bees have 1 of 3 roles: Queen, worker and drone.

-It only takes one ounce of honey to fuel a bee's flight around the world.

-Honey is the only food that includes all the substances necessary to sustain life, including enzymes, vitamins, minerals, and water; and it's the only food that contains "pinocembrin", an antioxidant associated with improved brain functioning.

## 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!

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*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.*

**"YOU DON'T HAVE  
TO BE GREAT TO  
START, BUT YOU  
HAVE TO START  
TO BE GREAT."**

**ZIG ZIGLER**

### 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*

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### 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*

### Are You Safe?

Let's say you have \$100,000 in the market for 6 years. On the left side of the chart below you get whatever the market gives you on the upside and you lose money when the market goes down. On the right side of the chart below you will get what the market gives you up to a cap, but you lose nothing when the market goes down. Which option makes more sense to you? (Note these values are from the published returns of the S&P 500 from 2008-2013).

Stock Market	Starting \$100,000	Indexing (11% Cap)
\$61,510	(38.49%)	\$100,000
\$75,934	23.45%	\$111,000
\$85,638	12.78%	\$123,210
\$85,638	0%	\$123,210
\$96,771	13.41%	\$136,763
<b>\$125,415</b>	29.60%	<b>\$151,806</b>

What would it mean to you to never lose another cent in the stock market again? How much better will your retirement and financial future look? To find out more on how to capitalize on this retirement saving strategy call my office today!

### How To Secure An Income, That Lasts A Lifetime!

Unfortunately, for some of the higher income taxpayers, the federal laws include in its calculations of total income, such items as income tax-free municipal bonds. This requires the older taxpayer to reconsider the value and type of their pre-retirement investments. This does not mean that such things as tax-free municipal bonds are taxable, but it does mean that the income from the bonds is considered in the taxpayers total income to determine if the social security and other income is taxable or not.

The only real option that the federal government left open to the elderly for tax-free investments is the use of deferred annuities. If your retirement income is at or above the threshold level making it subject to income taxation; an annuity might be an option to avoid the unnecessary income taxation of your social security benefits and other retirement income.

As most taxpayers already know, during the past 60 years the federal income tax structure has become so complex that almost everyone needs a tax professional's help with their return. So, If you are drawing social security, it certainly could be in your best interest to seek professional advice if your benefits are/or might be subject to federal income tax.