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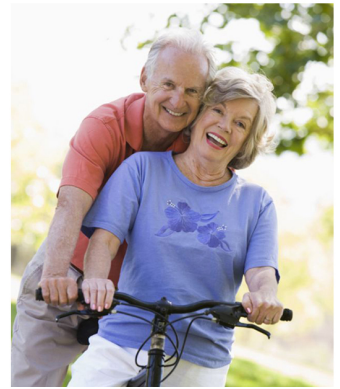
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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



FEBRUARY 2019

Budgeting is For Everyone!

Many people neglect to make themselves a household budget because of the wrong reasons. Budgeting is not difficult, and with only a little effort can readily provide some very valuable benefits to almost any individual.

Two of the primary reasons for neglecting to prepare a budget is that some people think a budget would be useless because they think that preparing a budget is too time consuming or they think they don't have enough money to budget. And sometimes it's because they think a budget would be too restrictive for their free spending lifestyle.

However, in most instances, anyone can take a few minutes to prepare themselves a monthly budget that can easily prove very beneficial. A budget, to be beneficial, does not have to be complicated to prepare or restrictive in application.

...Continued on top of page 2

How To Secure An Income, That Lasts A Lifetime!

During a recent conversation with a family member we briefly discussed their retirement income and they made the following comment; "As long as we earn an average 8 to 9% return, our money will last forever." It reminded me that many retired people are counting on their stockbroker to outperform the stock market during their 20 or more years of retirement. And, maybe they will! But, even if their broker is able to outperform the stock market, they still run the real risk of running out of money.

Let me explain. Over the years, I've had too many retired couples come to me, asking for help, because they were running out of money. Example: One couple retired in 1992 with a little over one million dollars. They were taking \$70,000 per year to live on, and when I met them in 2003 they had less than \$176,000. They were running out of money and didn't know what they were going to do. Their broker had assured them they would average an 8 to 9% return on their investments... and they had! The problem is that although they had averaged the 8 to 9% return, they didn't get that return each and every year. There were years where they made less than 8 to 9%, and years where they lost money. And, each of those years they still withdrew the \$70,000 of income they needed to maintain their current life style. When you take an income in years with low returns or losses, you are often forced to dig into your principal, and you are compounding your investment losses.

Plus, each year they were paying management fees to their broker, whether investments made money or not. Consider, if you average 8 to 9%, and you pay a 2% management fee, then isn't your net average return only 6 to 7% per year?

...Continued on bottom of page 2

Interesting Facts:

-Tug of War was an Olympic event between 1900 and 1920.

-The state sport of Maryland is Jousting.

-The king of hearts is the only king without a moustache on a standard playing card!

-Pittsburgh is the only city where all major sports teams have the same colors: Black and gold.

-It is believed that Walt Disney, the creator of Mickey Mouse, was afraid of mice.

Tired Of Losing Money?

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social security call now for your **FREE** report
"How to Stop the Taxation of Your Social Security Income"
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**“Failure will never
overtake me if my
determination to
succeed is strong
enough.”**

-Og Mandino

Love Your Heart

February is American Heart Month. Its purpose is to spread awareness to prevent heart-attacks and maintain healthy hearts. Here are some tips to make your ticker keep on ticking.

-Let the music move you.

It is no secret that being active is healthy for your heart. Dancing raises your heart rate, burns calories, and makes for a great heart-healthy workout. Plus, it's fun!

-Watch your blood pressure.

People with high blood pressure are 4x more likely to suffer a heart attack or other heart disease. Talk to your doctor to check yours and ask for their assistance in lowering it if necessary.

-Go Nuts.

Almonds, walnuts, pecans and other tree nuts go a long way in maintaining a healthy heart. The fats they contain help lower bad cholesterol?

-Walk it off.

Next time you feel overwhelmed and stressed. Take a short walk. It will do wonders for clearing your head and lower your stress.

For more information about maintaining a healthy heart contact your doctor or visit the AHA'S website.

Budgeting is For Everyone!

One of the simplest methods of budgeting is to take half a dozen plain envelopes and write your budget categories on the front of the envelopes and put a certain amount of money in that envelope that you expect to spend during a month. Then, as money is spent out of that envelope, you can write on the front of the envelope when and how much money you spent.

In a simple household budget, you might break your budgeted items down into such categories as food, clothing, transportation, utilities and miscellaneous. If you have limited income, a budget can be more beneficial than for a person who had less limited funds but who would also benefit from understanding how he or she is spending the money and determine where expenses could be cut to save money.

A person living alone might eat all of his or her meals at home, might eat out a few times a week, or might not be much of a cook or food preparer and end up eating almost all meals in restaurants. However, if you are trying to save money on your eating expenses and put only \$50 or \$100 in that envelope, after a few weeks you'll clearly see how much money you're spending for food and can better balance your expenses because you're more aware of how much you're spending on that category.

As another example, you could create an envelope for transportation, and depending on whether you walked, took a taxi, or drove your own car, you could again balance your personal expenditures between what you preferred and what you could afford.

Budgeting need not be complicated, time consuming or cumbersome to be beneficial. And most anyone will be able to spend money more wisely by preparing and using a simple budget. If nothing else, it will help show where all of your money is being spent.

For more information on creating a budget to reach your future need contact our office today!

How To Secure An Income, That Lasts A Lifetime!

The final straw for them was when the stock market took the downturn in 2000 to 2003 and they lost over 40% of their remaining money. Because they had no way to recoup their losses and needed the income, they were forced into taking out a reverse mortgage on their home, significantly cutting back on their life style and looking to their children for help. This is much too common a story.

What's The Best Way To Make Your Money Last?

There is no single investment, or income generation strategy that will work in every situation! Everyone's situation is different. However, income laddering with a portion of your money, using annuities, may provide the potential for a longer sustainable income, with much less risk to your investments and no fees. There is also the new breed of annuities that can provide the upside potential of the stock market, without the catastrophic downside market risks.

There is much to consider in your retirement years and many questions that need answers. One of the most important questions for you is:

**“What's more important, your investment returns,
or the amount of income you get to spend?”**