



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...



FEBRUARY 2020

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.

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.

...Continued on top of page 2

Claiming Survivor's Benefits

Survivor's information on how to claim your spouse's benefits...

Social Security

If the deceased had paid into Social Security for at least 40 quarters, two types of benefits are possible:

1. **Death benefit:** \$255 for burial expenses is available to eligible spouses or dependent children. The survivor can complete the necessary form at the local Social Security office, or the funeral director may complete the application and apply the payment directly to the funeral bill.

2. **Survivor's benefits:** A variety of benefits are available depending on the age and relationship of any survivors. You may be eligible for benefits if you match any of these circumstances:

- Spouse age 60 or older
- Disabled surviving spouse age 50 or older
- Spouse under 60 who cares for dependent children under 16 or disabled children
- Children of the deceased under the age of 18 or who are disabled

Call 800-772-1213 for an appointment with the nearest Social Security office to inquire about benefits and eligibility.

...Continued on bottom of page 2

Interesting Facts:

-It is believed that Napoleon made his battle plans in a sandbox

-The bullseye on a dartboard must be 5 feet 8 inches off the ground.

-Minus 40 degrees Celsius is the same as minus 40 degrees Fahrenheit

-The correct response to the Irish greeting, "Top of the morning to you," is "and the rest of the day to yourself."

-The term, 'Cop', comes from Constable on Patrol, which is a term used in England.

-Iceland consumes more Coca-Cola per capita than any other nation.

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.*

**“People often say
motivation doesn’t
last. Neither does
bathing, that’s why we
recommend it daily!”**

-Zig Ziglar

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 American Heart Association’s website.

3 Tips to Help You Sleep at Night

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 "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 in here will help you to fall asleep quicker and sleep more soundly. You will appreciate the difference!

Claiming Survivor’s Benefits

When applying for survivor's benefits, you will need to have birth, death, and marriage certificates, Social Security numbers, and a copy of the deceased's recent federal income tax return.

Veteran's Administration

If the deceased was receiving monthly payments already, you will need to notify the VA of the death.

If the deceased was a veteran who received a discharge other than dishonorable, survivors may get \$300 toward funeral expenses and \$150 for burial costs. Burial in a national cemetery is free to a veteran, spouse, and dependent children. Veterans are also eligible for a headstone or grave marker.

The surviving spouse and dependent children of disabled veterans may also be entitled to a lump sum death benefit, monthly payments, such as educational assistance and medical care.

Check with the regional VA office about your eligibility for the different types of veteran's benefits and the documents you will need to apply for benefits.

Employee Benefits

Many employers provide life, health, or accident insurance. The deceased may be due a final paycheck for vacation or sick leave. Be sure to contact all past employers, including federal, state or local governments, to see if you are entitled to death benefits, continued health insurance coverage for the family, or payments from an annuity or pension plan.

If the deceased belonged to a union or professional organization, check to see if they offer death benefits for their members. Also find out about any credit union balances.

For More information or help in getting the benefits transferred contact our office today!