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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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AHHH! The STRESS, It BURNS!

You know that feeling you get when you have so much to do and no time, money, or energy left to do it? We call that stress. Stress is the mental and/or emotional duress that is caused by a lack of time, energy, skill or resources to do something that needs to be done. Study after study has shown that stress is one of the biggest enemies of a healthy life. So why do we have it? Why don't we just, "say no" to stress? If only it was that easy! That is the very idea of stress! Here are some strategies to make it more manageable.

Number one: Work/home life balance. We have all heard that you should keep your work and home life separate. I would challenge you to do what you can to separate them, but if you can't, use this technique. Give yourself 1 hour every day to spend with your family. This is true family time. No work allowed. If you have to schedule it, schedule it. Never miss it! I guarantee that you can find 7 hours each week to spend with your family. If you feel you can't spare the time, think of it this way... If someone told you they would pay you \$100,000 to meet with them an hour a day doing something you love, would you find the time? Of course, you would! It is no different! Work is not worth losing your family, and I promise it won't collapse in that time. By doing this, you will reap great benefits! Spending time with loved ones is one of best stress relievers and rejuvenation techniques (in most cases), and will lead to greater joy in your life.

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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:

-The site with the highest number of women visitors between the age of 35 and 44 years old: Alka-Seltzer.com.

-The largest stone ever moved only by man weighed 1250 tonnes.

-In The Empire Strikes Back there is a potato hidden in the asteroid field.

-Outside the USA, Ireland is the largest software producing country in the world.

-In a standard playing card deck, the king of hearts is the only king without a mustache.

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"The measure of
who we are is
what we do with
what we have!"
-Vince Lombardi

Stay Hydrated!

You always hear doctors advising to drink more water. Here are 8 startling facts about water.

1. 75% of Americans are chronically dehydrated.
2. In 37% of Americans, the thirst mechanism is so weak that it is often mistaken for hunger.
3. Even MILD dehydration will slow down one's metabolism as much as 3%.
4. One glass of water shuts down midnight hunger pains for almost 100% of the dieters studied in a U-Washington study.
5. Lack of water is the #1 trigger of daytime fatigue.
6. Preliminary research indicates that 8-10 glasses of water a day could significantly ease back and joint pain for up to 80% of sufferers.
7. A mere 2% drop in body water can trigger fuzzy short-term memory, headaches, trouble with basic math, and difficulty focusing on the computer screen.
8. Drinking 5 glasses of water daily decreases the risk of colon cancer by 45%, plus it can slash the risk of breast cancer by 79%, and one is 50% less likely to develop bladder cancer.

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Number two: Get enough sleep! Stress definitely has the upper hand here. Stress causes you to lose sleep, which causes more stress. Sleep is vital to your health. Inadequate or poor-quality sleep can negatively affect your mood, energy level, attitude etc... Getting proper sleep will not only reduce stress but will make you be more properly equipped to deal with the stress you do face. If you need help sleeping, find a relaxation technique that works for you.

Number three: Exercise. Not only is exercise good for your physical health, it is also important to your mental health. Exercising gets your blood flowing and releases endorphins which will improve your mood, and help you sleep better. Plus, if you are frustrated and angry it is a healthy way to let it out.

Number four: Let it out. Listen to music, laugh it off, drink tea, and/or use breathing techniques. All these things are known to lower your stress and are enjoyable. The key is to allow yourself to relax.

Number five: Phone a friend. This will get you to talk yourself through it and help you formulate a plan. They may have advice that will help you through it easier; they are a fresh set of eyes on the situation. Plus, they can help you to "let it out." Including in this is get help. Sometimes things can't be solved alone.

Number six: Get Help. Some things cause stress that you don't know how to properly deal with. Contact an expert. For example, one of the most common cases of this is finances. Talk to someone who can help you get out of debt, save for the major life events, and relieve all of your financial worries. If you are struggling from any kind of financial stress, give me a call today and let me help you!

All in all, stress is a detrimental part of your life that will only hurt your life. I hope you can use at least one of these techniques to live better!

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.