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Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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The Great Terror – Running Out Of Retirement Assets

It makes no difference whether you retire at 65 or 75 years old, for most elderly – except the very best off – a serious concern that most have is whether or not they will outlive their income and assets. However, with some simple planning and budgeting, it is easier than expected to overcome those fears and live a more peaceful retirement.

When most people retire, they have a combination of assets to live on for the rest of their lives, such as cash or other assets which can be converted to cash, investments, a retirement account and / or social security. For most retirees, if they take the time to calculate them, a firm dollar value can be placed on those assets that are supposed to support them during the retirement years.

What none of those retirees know, is how many years those assets have to last. Obviously, for all retirees, this is a genuine concern that is not easily resolved. However, this does not mean that most retirees need to live daily in fear that they day could come when they would be impoverished.

Some retirees may not be able to do much about the income side of retirement, but they can more readily take firm control over the expense side. In this manner, they can give themselves more consolation that they are doing all they can do to manage their retirement assets.

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It All Starts With A Plan!

If you're looking for financial planning and preparation for retirement advice, you have come to the right place. Quite simply, most people never achieve enough money to retire and live the dream lifestyle they've always wanted in their golden years. They simply did not plan properly or thoroughly enough. Remember, the most important part in achieving your retirement goals (or any goal) is to simply have a plan in place beforehand; unfortunately, the vast majority of people never do this seemingly simple, yet important step.

When formulating a plan, there are four main points you need to consider. How much money will you need in retirement, when do you want to retire, how to replace income if you or your spouse passes and protecting yourself from uncertainty.

While I recommend everyone be educated about their finances and retirement, there is still no substitute for having an expert review your situation. Think about it, when you are seriously ill, do you google your systems and diagnose yourself or do you go see an expert for help?

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Interesting Facts:

-Sharks and Rays are the only two known animals to not get cancer. It is believed to be tied to them not having bones. Their skeleton is made up of cartilage.

-The porpoise is second to man as the smartest animal on the planet.

-"Almost" is the longest word in the English language with all the letters in alphabetical order.

-Gopher snakes in Arizona are not poisonous, but when frightened they may hiss and shake their tails like rattlesnakes.

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*"He who knows nothing
is closer to the truth than
he whose mind is filled
with falsehoods and
errors."*

~Thomas Jefferson

Corona Virus Postpones Tax Day

"Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov. Businesses who need additional time must file Form 7004.

The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds are still being issued within 21 days.

The IRS will continue to monitor issues related to the COVID-19 virus, and updated information will be posted on a special coronavirus page on IRS.gov.

The Great Terror – Running Out Of Retirement Assets

When persons retire, whether it's a couple or an individual, the same principles apply. You have to change the mindset that we develop during our adult years when our income is generally steady and adequate. During those years, we become accustomed to buying the things that we need – and those things which are not necessities that we simply want – because we know our income will cover those expenditures.

We move because we either need or want a better house in a different neighborhood. We buy a new car because the older one is showing its age. We buy a new washer, dryer or refrigerator because we get up one morning and the appliance does not work as well or as reliably, as we desire. And we buy new clothes not because we have nothing to wear but because we're tired of wearing what we already have.

However, during retirement, with some minor adjustments to our mind set, we can easily become acclimated to living with the things we have, with repairing our cars, appliances, etc., rather than replacing when not absolutely necessary. When you can't control your income, you can more closely monitor your expenditures which are under your control.

For more information on this subject please contact our office, and we will be happy to review your situation to make sure you are not in danger of outliving your income!

It All Starts With A Plan!

Now with something as important as your finances. Can you afford to diagnose yourself? At the very least, isn't it worth a second opinion to make sure you are on the right track?

I say this for a couple of reasons. First, you don't know what you don't know. Second, knowing the information and being able to apply it to your situation are two completely different things. With the amount of strategies available, how do you know which one is best for you? What about contingencies? What happens if something happens and you are not able to work? Whether that be from a layoff, illness, family emergency, how will that affect your plan? Does your plan have safeguards in it? There is so much that goes into planning for your retirement.

Do you have a plan? When was the last time you reviewed it? Has anything changed since you created it? Will it accomplish everything you dream about or are you settling? If you don't have a plan, why not? Are you lost on where to start? Is it too scary to think about? Are you afraid of what you will find? No matter what your story is, I would be happy to help you with and or review your plan.

**"People don't plan to fail,
they fail to plan."**

-John L. Beckley