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Protecting A Lifetime Of Memories

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Improve Your Attitude, Improve Your Life; Part 2

In last month's issue, we talked about improving your attitude by utilizing gratitude, 'choosing happiness,' seeing 'challenges' not problems, and viewing life itself as a journey. Here are the remaining tips...

5. The Cliché Roses

Throughout life there will be times that it feels like life is speeding by and leaving you behind; or it may be that it is too complicated, and you can't get centered. Part of that is the new society that has formed from the increase in technology. We want instant gratification, and this has led to an even faster pace than before. It can leave us feeling rushed and that we can't keep up. The best cure for this is to 'stop and smell the roses'. Sometimes that one simple pleasure will make the world of a difference. It can help restore balance in your life. This doesn't have to be anything big. It could be as simple as closing your eyes and listening to your favorite song or reminiscing on that one memory of you and your spouse.

6. Be Optimistic

Make it a habit to look for the positive side of everything. If necessary, make it into a private game. You will be surprised at how easy this becomes.

...Continued on top of page 2

Leaving Memories, Not a Mess

Over the next 50 years, an estimated \$45 trillion is expected to pass through estates to heirs and charities, the largest transfer of wealth in history. That alone justifies the importance of having estate documents in place, such as a will, powers of attorney for health care and finances, and possibly trusts.

However, there is a document you need to create that will help your heirs understand and carry out your wishes during a difficult time: a letter of instructions. It is not a legal document, but a letter of instructions allows you to layout what you want to see happen with your money, body, burial and other details that are not specified in your will or trust.

This letter should also contain: where important financial documents are located, provide the names of all your financial advisors, attorneys, accountants, and names of people to contact in the event of your death.

...Continued on bottom of page 2

Interesting Facts:

- The oldest dog died at the age of 29.
- Black olives contain on average 10 to 30% more oil than green olives.
- All swans in England are the property of the queen or king.
- Apples, not caffeine, are more efficient at waking you up in the morning.
- The largest living thing on the face of the Earth is a mushroom underground in Oregon, it measures three and a half miles in diameter.
- A quarter has 119 grooves around the edge.

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

It's LIAM!

This September is the 15th anniversary of Life Insurance Awareness Month (LIAM). LIAM was started in an effort to raise awareness among consumers and producers about the need for life insurance. Americans by and large aren't saving much money and many households are still mired in debt. Many see value in life insurance, but less than half have individual life insurance policies. Half of the households in America would feel the financial impact from the loss of their primary wage earner in a year or less. In fact, over 40 percent would feel the impact within 6 months, including nearly 40 percent of households with an annual income of \$100,000 or more.

Now more than ever, it is vital that consumers protect their financial security. Life insurance has been providing this kind of protection to Americans for more than 200 years.

Lastly it is to spread awareness of the many ways you can use life insurance. Life insurance has evolved to not only protect your family if you die, but also while you live. Call my office today for more information.

Improve Your Attitude, Improve Your Life; Part 2

This is so critical as it brings to your attention to all the things you have to smile about and be thankful for. Your resulting attitude, and life will astonish you!

7. Seizing the Day

I'm sure you have probably heard all of the youngsters these days saying 'YOLO' (You only live once). This is an old adage whose origins date back to Ancient Rome in the form of 'Carpe Diem' (Seize the day). While I am not too proud of the context that YOLO usually applies to; they do remind us of a great truth. We only get one chance at this life, so embrace it and make the most of it. Whether that be doing what you love, seeing something majestic, or just having a quiet day with your family. Be happy!

Final Tip:

Life is not always perfect, but it is always what you make it. Make it count, make it memorable and NEVER let anyone (including yourself) steal your happiness!

Leaving Memories, Not a Mess

Once you have written your letter of instructions, take the time to review and update it annually.

As life changes, the letter will need to be changed. Be sure to store your letter in an accessible location (not a safety deposit box) known to your family and address it to your spouse, a family member, or a close friend.

Remember, your will addresses many important legal matters and may not be the most appropriate place for your personal requests. Writing a letter of instructions can help ensure that your final wishes are done right and will help your family through a very difficult time!

Keys components of your letter...

1. Locations of Important legal Documents: Wills, Trusts, Birth Certificate, Marriage License, Social Security card, etc...
2. Financial Info & Documents: Life Insurance Policies, Bank Accounts, Deeds, etc...
3. Employer Information - Location, Phone numbers, Benefit info, etc..
4. Creditor Info - where you keep "The Bills"
5. And your last wishes.