



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...



OCTOBER 2018

## Surviving in Retirement

Earlier in your life, you and your spouse planned out how you would receive your retirement income. Imagine it looked something like this...

You were able to continue working and by doing so you were able to delay and maximize your Social Security. So, let's say you are making \$2,750 per month from your Social Security, and your spouse is taking half of your benefit for another \$1,375 per month, for a total of \$49,500 per year. You had a decent pension from your company, but unfortunately, it is not as much as you would have liked. Accordingly, to make a sustainable living, you had to maximize the payout. So you designated that the pension would be only for your lifetime. The pension will pay you \$25,000 a year for as long as you live. Finally, the two of you were decent savers and were able to accumulate about \$200,000 in savings. When you retired, you did not want to risk your savings, so you moved them into a CD where they are earning 3%. This pays you an annual income of \$6,000 and also serves as your emergency fund. So, in total, you make \$80,500 (\$33,000 + \$16,500 + \$25,000 + \$6,000). Well done!

With this plan, you have guaranteed income streams until you die, and have nothing at risk; great! However, what happens if the breadwinner (the spouse with the pension) passes first?

Firstly, they will get to keep the greater of the two Social Security checks, and the CD's. However, because you designated your pension 'life only' with no continuation, that is completely gone. So, now your spouse's income drops from \$80,500 to \$39,000 (\$33,000 + \$16,500 + \$25,000 + \$6,000).

...Continued on top of page 2

## Are You Safe?

While none of us know what the future holds. History tells us that on average the Stock Market suffers a major decline at least once every 10 years. While we have experienced great growth underneath Trump, everyone is worried about our economic future. How long can this prosperity last, especially with the failing social security fund, skyrocketing national debt and the diplomatic turmoil going on around the world. Ultimately, it is all speculation as to what these events can bring but, nonetheless it is still important to think about them and prepare for their effects.

Let me ask you, if the economy did take another downturn similar to the one it took in '07-'08. What would happen to your retirement plans? Would you have to go back to work or cut back on all the things you wanted to do? Would you be at risk to run out of money? Would it place a burden on your family?

...Continued on bottom of page 2

## Interesting Facts:

-A hive of bees will fly 90,000 miles, the equivalent of three orbits around the earth to collect 1 kg of honey.

-Bees have 1 of 3 roles: Queen, worker and drone.

-It only takes one ounce of honey to fuel a bee's flight around the world.

-Honey is the only food that includes all the substances necessary to sustain life, including enzymes, vitamins, minerals, and water; and it's the only food that contains "pinocembrin", an antioxidant associated with improved brain functioning.

## 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.*

"Don't wait for the perfect moment, take the moment and make it perfect!"  
**-Zoey Sayward**

**DID YOU KNOW???**

Oktoberfest is the world's largest funfair held annually in Munich, Bavaria, Germany. It originally started in 1810, and it is widely celebrated in over 13 different countries today. The name Oktoberfest is slightly misleading as the celebration begins in September and is typically over by mid-October.

Oktoberfest while most widely known for its ties to beer, traditionally celebrates all areas of German Culture, from beer, to crafts, parades, their cuisine, traditional dress, dances, and more.

Typically, the beers served there are true German beers, flavorful with stronger alcohol content. If you drink beer, I recommend you try them at least once.

For more information about the festivities in the United States visit...

[http://en.wikipedia.org/wiki/Oktoberfest\\_celebrations#United States](http://en.wikipedia.org/wiki/Oktoberfest_celebrations#United_States)

**Surviving in Retirement**

Where will your spouse make up the lost \$41,500? If your spouse withdraws it from your CD's they will run out of money in a little over 4 years. Then what would they do?

Will your spouse be able to survive on your social security alone? Do you want them to have to deal with the immense stress of insufficient funds after losing you? Do you want them to have to find a new partner for money, have to go back to work, or to have to rely on your family? What if there was a better way?

Life insurance can be an inexpensive solution to this significant problem. It will not only protect your spouse and make sure they are taken care of if something were to happen to you, but it will also make sure your final wishes are taken care of. Don't leave your spouse's livelihood to chance! For more information about how to get the life insurance you need, to protect your spouse, without reducing your current spendable income, call my office today!

**Are You Safe?**

How do you feel about that? What if you were able to participate in the market while guaranteeing you never lost a dime?

Let's say you have \$100,000 in the market for 6 years. On the left side of the chart below you get whatever the market gives you on the upside and you lose money when the market goes down. On the right side of the chart below you will get what the market gives you up to a cap, but you lose nothing when the market goes down. Which option makes more sense to you? (Note these values are from the published returns of the S&P 500 from 2008-2013).

Stock Market	Starting \$100,000	Indexing (11% Cap)
\$61,510	(38.49%)	\$100,000
\$75,934	23.45%	\$111,000
\$85,638	12.78%	\$123,210
\$85,638	0%	\$123,210
\$96,771	13.41%	\$136,763
<b>\$125,415</b>	<b>29.60%</b>	<b>\$151,806</b>

What would it mean to you to never lose another cent in the stock market again? How much better will your retirement and financial future look? To find out more on how to capitalize on this retirement saving strategy call my office today!