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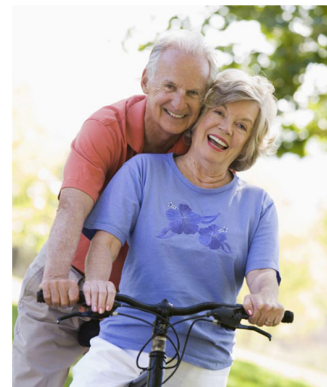
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Top Ten Reasons To Set Up A Trust!

In a recent article, Attorney Stephan R. Leimberg points out the top ten reasons why people create a trust:

1. You feel your beneficiary is unwilling or unable to invest, manage, or handle the responsibility of a large, immediate, outright gift. Families with minor, handicapped, or merely financially or emotionally immature children or grandchildren should consider trusts.
2. You would like to postpone full transfer of ownership until your beneficiary is in a position to handle the property or income properly, or until you (or someone you name) are ready or able to part with it. For example, you may personally want to keep the income from a trust for a given number of years - or for your life - and then at the end of the term or at your death have the principle remaining go to one or more selected individuals or to a charity (*a charitable remainder trust*).
3. You want to spread the financial security of property among a number of individuals but the asset you have in mind (for instance, an apartment house or life insurance policy does not lead itself to fragmentation).
4. You have particular dispositive plans in mind and control is essential. For example, you want to prevent your beneficiary (e.g. a son or daughter) from disposing of, or losing the family business or home to persons outside the family (e.g. through divorce or bankruptcy).

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9 Lessons From 'The Richest Man in Babylon' Pt. 2

In part 1, we discussed the importance of paying yourself first, living below your means, making your money work for you, and seeking advice from experts. Here are the last 5 financial lessons from "The Richest Man in Babylon."

5. Protect your biggest asset

Your ability to earn an income is the biggest asset for your family. You should consider buying life insurance and disability insurance now in case something happens. This is a proactive approach and one we should take and not forget. The idea is to protect your family from the loss of your income now and in the future.

6. Your home is your biggest expense.

Your home is your biggest EXPENSE and you must reduce that expense as much as possible. Many people buy the biggest home they can afford. Instead you should buy a home that is comfortably affordable, in a location that you like, with enough space for you and your family. I know that many people think of their homes as an investment, but the truth is, it is not. It is an expense and a very high expense at that and one we must manage carefully.

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Interesting Facts:

-Fresh Bread is the most commonly purchased food in the United States.

-Lemons (ignoring honey) are one of the healthiest foods in the world. They contain vitamin C, cleanse the liver, boost immunity and aid in weight loss.

- Almost without exception, the highest-calorie fast food item is a milkshake (1,680 calories).

-Turkey, fish, and cheese have the highest protein-to-calorie ratio of foods.

-Americans consume the most ice cream in the world. Most of the ice cream is consumed between 9 and 11pm.

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“The best way to predict the future is to create it!”

-Peter Drucker

Special Holidays

We're thinking of you this time of year,

Wishing you happiness, joy, and cheer.

May all your days be warm and bright,

And your nights enhanced by holiday light.

Enjoy your delectable holiday foods,

As parties and gifts create holiday moods.

Favorite people play a meaningful part,

While treasured rituals warm your heart.

You are special to us in many ways,

So we wish you Happy Holidays!

By Joanna Fuchs

Top Ten Reasons To Set Up A Trust!

5. You would like to protect the assets from the claims of your own creditors.
6. You want to treat your children or grandchildren equally - yet you own some property which may appreciate and some property which may fall in value. By placing both types of property in trust and giving all your children equal shares of that trust, you can equalize both benefits as well as the risks among them.
7. You want to avoid the mysterious and uncertain (and sometimes costly) process of probate.
8. You want to reduce the probability of a will contest or an “election” by a spouse to take a state-mandated portion of your estate (roughly 1/3) regardless of what your will provides. (This is called a surviving spouse’s “right of election”.)
9. You would like all the details of your finances kept as private as legally possible.
10. You would like to relieve yourself of the burden of investing and managing property and would like to protect yourself in the event of a physical, emotional, or mental incapacity. (You may want a “*step-up trust*”, a trust that steps up and takes over when you don’t want to or can’t manage property.)

In summary, there are many options to think about when setting up a trust. For more information please contact my office today!

9 Lessons From ‘The Richest Man in Babylon’ Pt. 2

7. Have a retirement plan

You are going to be retired for 20, 30 or more years. Do you want to have money you need to live comfortably in retirement? The younger you can start putting money away for your retirement, the more you can take advantage of the magic of 'compound interest'. “Remember that money is of a prolific generating nature. Money can beget money, and its offspring can beget more.” Benjamin Franklin

8. Invest in yourself

The best way we can increase our earnings is by investing in ourselves. We can do that by continually learning and striving to develop ourselves. When we become smarter and wiser, our ability to earn more also increases. “Those eager to grasp opportunities for their betterment, do attract the interest of the goddess of fortune. She is ever anxious to help those who please her. And who is she pleased with? She is pleased with those who do – rather than those who merely talk and engage in wishful thinking. Action will lead you forth to the successes you desire.”

9. Track your wealth

You need to face the whole truth of your current situation. The difference between wealthy people and those who are not, is wealthy people know their net worth, while the poor do not pay attention, nor care at all about tracking their assets and liabilities.

“You cannot manage what you do not measure.”

Bill Hewitt (co-founder of Hewlett Packard)

For help with any of your financial needs, or for more information about how to apply this to your life, please call my office today!