



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

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Where Your Retirement Dreams Become Reality...



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Don't Go It Alone!

Have you ever shied away from asking for help? Most, if not all, of us have at one time or another. There are endless excuses we give ourselves why we shouldn't. It could be we don't know who to ask, we don't think anyone is available, or the biggest one...fear. Fear of overstepping a friendship. Fear of appearing too needy. Fear of imposing. Fear of revealing our struggle and having people realize we don't have it all together after all.

This is all a matter of pride. We do not want to seem weak, it may be embarrassing, or maybe we want to maintain an image of strength and independence. This only leads to the detriment of yourself and society! The truth of the matter is, we are not masters at everything, we need each other's help. There is nothing wrong with this! It is how it was always intended to be! It does not show weakness, it is by design. While yes, you may be able to make it on your own, the beauty is that you don't have to! Thousands of years ago, one of the oldest historical texts, says this...

"Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up. Also, if two lie down together, they will keep warm. But how can one keep warm alone? Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken."

Ecclesiastes 4:9-12

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A Financial Mess That Could Have Been Prevented!

Organizing your financial records can be a real hassle and let's face it, who has the time to stay on top of all of that stuff anyway. Between running errands, paying bills, going to your doctor and dentist appointments and so on who has time to worry about updating your Will or meeting with your financial advisor. But not taking a little time out to pay attention to these details can really cause some major problems for the ones you love.

Recently, a dear client of mine passed away and I have been helping his children sort out the mess that he left behind. He did not intend to leave this mess and in fact, he even took certain precautions that were meant to help, but because he did not stay on top of these things on a regular basis settling his estate has become much more burdensome for his children than it needed to be. Let me give you a few small examples.

For one thing this client was smart enough to buy permanent life insurance. Had he bought only term insurance he would likely have nothing left because he would have outlived any term insurance that he had. The problem, however, was that he never updated his beneficiaries, so his wife was listed as the primary beneficiary and she had passed away nearly 12 years ago.

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Interesting Facts:

- The 'hole puncher' was first patented in 1886 by Friedrich Soennecken.
- Electric lights for trees were first used in 1895.
- Mistletoe is the state floral emblem of Oklahoma.
- December is National Read a New Book Month.
- The name December comes from the Latin decem for "ten", as it was the 10th month in the Roman Calendar
- The first successful heart transplant took place on 12/3/1967.

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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

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Don't Go It Alone!

You should never let an excuse get in the way of asking for help. It is how society was built. People working together to reach a common goal. If you don't ask for help when you need it, you are not just taking the burden on yourself, but you are also depriving those who care and want to assist you! Everyone is worse off! Everyone has gifts to share... time, talent, connections, insights, experience, skills, resources, hospitality the list goes on and on...and we love to share them! One of the best joys in life is helping others! Don't deprive people of this!

Remember, we are not designed to make it alone. If you are struggling, I want to help. Especially if it pertains to financial matters, one of the biggest stressors and causes of family discord. Please do not hesitate to contact me. I guarantee there is no charge, no obligation, and no judgment. I am not offering schemes, I am offering to get in the trench with you and push through together.

A Financial Mess That Could Have Been Prevented!

His children were listed on the policy in a vague way, so now his children had to get a letter signed and notarized stating that they were the only children born to this marriage. They also had to get a copy of the death certificate of their Mom who had passed so long ago, as well as a copy of the marriage certificate. Does this seem like a lot of work to you? It was and several months have passed now and they are still working on this claim. The point is this all could have been avoided had the client updated his beneficiary form every year or so. There is no cost to do so and the client's children would have collected a check within about a week if he had kept this up to date. But, this is just one example of what could go wrong if you don't stay on top of things and review your plans regularly. Here is another one.

This same client was also smart enough to make sure that he had a Will drawn up. And in the long run, this Will is going to save his children a lot of grief compared to someone that dies without one. The problem, however, was that the Will was witnessed by the client's sister who has long since passed away and by her husband who moved out of state. The children now need to get a death certificate for their deceased Aunt as well as a notarized signature from their Uncle who lives far away. Can all of this be accomplished? In this case yes. But what if they were no longer on good terms with that Uncle or what if they had lost touch with this person. Again the point here is that had the Will been updated every 2 to 5 years, as recommended, all of these hassles and problems could have easily been avoided with just a little bit of good record keeping.

These were just two small examples of some financial messes that could have been cleaned up with very little effort and attention. The reality is this client actually had even more problems that had to be dealt with. If you are not meeting with your financial professional at least once per year and acting on his/her recommendations then might it be possible that you are setting your family up for the same kinds of easily avoidable problems? Why not make sure your financial world is up to date and in order. Call your financial professional today and make an appointment to do a thorough annual review. And if that advisor is me, call now, the review is a free service that I offer. If not, call me anyway and get a free second opinion to see if your current advisor missed anything.