



Sara Finkelstein, RSSA

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...



NOVEMBER 2020

What Compels You?

Why do you do the things that you do? What influences the choices you make and the actions you take? According to Oxford Languages, “[Motivation is] the reason or reasons one has for acting or behaving in a particular way.” Motivation is the guiding force for all human behavior. Put simply it is “why” we do the things that we do. It is no secret that motivation is extremely important, but where does it come from? What do we do if we are short of it?

To overcome a lack of motivation you need to first understand where it comes from. Psychologists have come up with many different models explaining this, but essentially, motivation comes from one of two possible places, external forces or internal forces. External forces are easy to understand, it is motivation coming from someone or something other than you. Let’s use exercising as an example. An external motivation might be a player running a mile because their coach told them to. Internal forces are inherently more complicated because they are based on your emotions and thoughts. A few of the many internal motivating factors are... to avoid pain, to seek pleasure, for fun, to please others and/or to avoid guilt. If we use exercising as the example again, you might run because you enjoy it, you might run because you promised yourself you would run every day, maybe you are running because your health is important to you, or maybe you are running to spend time with someone you like. These are all examples of possible motivators.

...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 first Thanksgiving was held in 1621. It included 50 Pilgrims and 90 Wampanoag Indians and lasted three 3days.

-Thanksgiving wouldn’t become a holiday until over 200 years later by Abraham Lincoln, at the behest of Sarah Josepha Hale. (The same women who wrote Mary Had a Little Lamb).

-There were no forks used at the first Thanksgiving. Back then, there were only spoons and knives. Forks would be invented 10 years later but wouldn’t become popular until the 18th century.

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.*

**"YOU DON'T HAVE
TO BE GREAT TO
START, BUT YOU
HAVE TO START TO
BE GREAT."
ZIG ZIGLER**

Thanksgiving Friends

Thanksgiving is a time
For reviewing what we treasure,
The people we hold dear,
Who give us so much pleasure.

Without you as my friend,
Life would be a bore;
Having you in my life
Is what I'm thankful for.
By Joanna Fuchs

Thanksgiving Delights

On Thanksgiving Day we're
thankful for
Our blessings all year through,
For family we dearly love,
For good friends, old and new.

For sun to light and warm our
days,
For stars that glow at night,
For trees of green and skies of
blue,
And puffy clouds of white.

We're grateful for our eyes that
see
The beauty all around,
For arms to hug, and legs to walk,
And ears to hear each sound.

The list of all we're grateful for
Would fill a great big book;
Our thankful hearts find new
delights
Everywhere we look!
By Joanna Fuchs

Copyright © 2020, All Rights Reserved
Published by The Insurance Pro Shop

What Compels You?

However, I would be doing you a disservice if I didn't discuss my favorite motivator, goals. Studies have shown, countless times, that people with goals succeed more often than those without goals. It's not hard to imagine why. Imagine for a moment, you are in a speed-shooting competition and you are facing the world record holder, Jerry Miculek. I can 100% guarantee you will beat him every time- provided you blindfold Miculek...and spin him around a couple times. Now you are probably saying, that's silly how is he supposed to hit a target he can't see, or even which direction to shoot in? That's a good question; here is a better one...how can you hit a target you don't have? Still think you don't need goals?

My best advice if you are running short on motivation? Set goals and write them down! Goals are my favorite motivator because, when done correctly, goals are made up of so many different internal motivating forces. Goals give you a big picture to work towards, and the cool thing is if you get overwhelmed you can break down that big picture into easily managed action steps. Finally, and most importantly, goals show you where you are headed and why. And that's what matters.

Lastly, I would like to leave you with a quote from one of my favorite speakers, the late Zig Ziglar. "People often say that motivation doesn't last. Well, neither does bathing. That's why we recommend it daily." Refresh your motivation daily! Remind yourself and focus on your "why" each and every day. I look forward to seeing your amazing results!

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. Your last wishes.