



SARA FINKELSTEIN, RFC, 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...



APRIL 2021

The Phases of Retirement

There are three phases when it comes to your retirement; accumulation, distribution, and legacy. Each of these phases plays a significant role in determining the strategies you will need to use. And, the amount of money you are willing to put at risk.

The accumulation phase is where, throughout your life, you put money away for your retirement. You may invest in the Stock Market, CD's, mutual funds, bonds, a 401k, annuity, or something else altogether. The goal of this phase is to grow your nest-egg, as much as possible. During this phase, your risk tolerance may be aggressive or conservative. Usually, people tend to be more aggressive, as they have time on their side. However, this is only the first phase of retirement planning.

The next phase is the distribution phase. This is where all that saving has finally paid off. This is where you get to spend your money on the things you've always wanted to do! In this phase you need to determine how much money you can safely spend each year and still make it last a lifetime. How do you position your money to minimize income taxes, prepare for inflation, and prepare for unexpected events? How do you maximize your spendable income, while making sure you never run out of money? In this phase, it is important to remember the safety of your nest-egg is paramount.

...Continued on top of page 2

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.

...Continued on bottom of page 2

Interesting Facts:

-Exercising regularly is said to boost your immune system, prevent signs of aging, and can sharpen your memory.

-The word 'gymnasium' comes from the Greek word "gymnazein", which literally means "to train naked."

-Muscle is about 3 times more efficient at burning calories than fat, even when at rest.

-There are 293 ways to make change for a dollar

-Yoda's eyes were modeled after Albert Einstein's to give him a more wise look.

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.*

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

April Fools!

Have you ever wondered how April Fools' Day started? Historians aren't 100% sure, but most agree that it dates back to 1582 when France switched from the Julian Calendar to the Gregorian Calendar, as called for by the Council of Trent.

When they did this, they moved the start of the new year and its celebration to January 1st (what we celebrate now). However, some people, either by choice or ignorance of the change, still celebrated it through April 1st. These people were referred to as "poisson d'avril" which means April Fish. This was used as a derogatory term meaning they were young, easily caught fish, or rather a gullible person.

Let me ask you, are you keeping up with the changing times? Are your plans for your retirement, paying off your home, getting out of debt still the best way? Don't be an April Fool. Call my office today for a free review of your situation. There is no cost or obligation.

Copyright © 2021, All Rights Reserved
Published by The Insurance Pro Shop

The Phases of Retirement

How much of your money are you willing to lose? If you are relying on it for income, *can you afford to lose any of it?* There are strategies that will allow you to make sure you never lose a dime, while maximizing your spendable income, and guaranteeing you never run out of money.

The last phase occurs simultaneously with the distribution phase, and is the legacy phase. This is where you determine how your money will be handled when you are gone. Will your spouse have enough income to live on? Will there be money to pass on to your heirs, church or charities? Will there be debts left behind? How much taxes will have to be paid on the money left behind?

Throughout your lifetime, you will need to use different strategies depending on what you want to accomplish... your priorities. There is much more to retirement planning than just accumulating money and getting the highest investment returns. To accomplish your goals, you need to be planning ahead so you can position your money as wisely as possible, to meet the challenges of all 3 retirement phases. No matter what phase you are in, please don't be afraid to call my office for help. Remember, there is never any charge or obligation to work with me, and even if you already have an advisor, I would be happy to review your situation.

Improve Your Attitude, Improve Your Life: Part 2

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. This is so critical as it brings to your attention 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 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!