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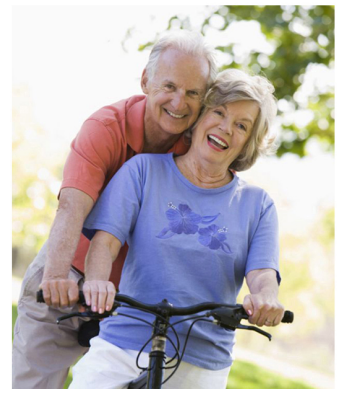
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# Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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## Saving Money

It goes without saying that everyone wishes they were able to save more. The problem is no one knows how. With times being as tough as ever, everyone is looking for ways to lower their bills and make paychecks last longer.

We want to help you to be successful. Saving money doesn't need to be painful! By learning a few simple tricks, you can save little bit here and there to amass the savings you want. Here are some simple money savings tips...

### 1. Always think in Percent.

Whenever comparing prices of two similar items, always view the price difference in percent! So, if the prices of two cans of vegetables are \$0.95 and \$1.00, and you buy the cheaper one... how much did you save? Don't say five cents, say **you saved 5 percent!** Percentages help you look at the big picture. Saving \$.05 doesn't seem like much, so we tend to ignore the small savings, but savings add up. For example, if you spend, on average, \$500 a month on food, and you save that 5% on the full \$500 that's \$25 back in your pocket! Make it your little game to see how much you can save!

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## How To Secure An Income, That Lasts A Lifetime!

During a recent conversation with a family member we briefly discussed their retirement income and they made the following comment; "As long as we earn an average 8 to 9% return, our money will last forever." It reminded me that many retired people are counting on their stockbroker to outperform the stock market during their 20 or more years of retirement. And, maybe they will! But, even if their broker is able to outperform the stock market, they still run the real risk of running out of money.

Let me explain. Over the years, I've had too many retired couples come to me, asking for help, because they were running out of money. Example: One couple retired in 1992 with a little over one million dollars. They were taking \$70,000 per year to live on, and when I met them in 2003 they had less than \$176,000. They were running out of money and didn't know what they were going to do. Their broker had assured them they would average an 8 to 9% return on their investments... and they had! The problem is that although they had averaged the 8 to 9% return, they didn't get that return each and every year. There were years where they made less than 8 to 9%, and years where they lost money. And, each of those years they still withdrew the \$70,000 of income they needed to maintain their current life style. When you take an income in years with low returns or losses, you are often forced to dig into your principal, and you are compounding your investment losses.

Plus, each year they were paying management fees to their broker, whether investments made money or not. Consider, if you average 8 to 9%, and you pay a 2% management fee, then isn't your net average return only 6 to 7% per year?

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## Interesting Facts:

-Soccer players run on average as many as 6 miles during the course of a game.

-Red wine will spoil if exposed to light; hence tinted bottles.

-One quarter of the bones in the human body is in the feet.

-Dogs and cats, like humans, are either right or left handed (paw).

-You burn more calories sleeping than you do watching TV.

-It is not allowed to have living US presidents featured on US currency.

## 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.*

"There are two ways of spreading light: to be the candle or the mirror that reflects it."  
-Edith Wharton

## FAQ

### How often should I review my policy?

You should review all of your insurance policies at least once a year to make sure they measure up to your current needs. If you have a major life change, you should contact your insurance agent or company representative ASAP. The change in your life may have a significant impact on your insurance needs.

Life changes may include:

- Marriage or divorce
- A child or grandchild who is born or adopted
- Significant changes in your health or that of your spouse/domestic partner
- Taking on the financial responsibility of an aging parent
- Purchasing a new home
- A loved one who requires long-term care
- Refinancing your home
- Coming into an inheritance
- Any other financial hardship

These are just a sample of the life changes! Don't get caught off guard; make sure you have the coverage you want and need!

## Saving Money

### 2. Pay Yourself First.

Let me ask you, if something happened, and your job cut your pay by 5%, or you had a new bill each month for that amount, would you be able to make it? Of course, right? You wouldn't have a choice. Then, treat yourself as a bill. If you wait to save 'whatever's left' at the end of the month, you'll never be able to save. Between our kids, splurges, and everything else, there is never enough left at the end of the month. If you are worried about running out of money, aren't you running out of money anyway? The trick is running out after you've paid yourself! You have to make saving a priority.

### 3. Make it automatic.

Don't tempt yourself or bother yourself with having to remember to do it. There is always an excuse not to save. Take the temptation out of your hands. Set up an automatic bank deposit, or payroll deduction.

### 4. Set Goals

I know you keep hearing me talk about goals; it is only because I am a huge believer in them. They are so important because, how do you expect to hit a target you cannot see? Have some short-term and some long-term goals. They will help you stay on track and keep you motivated. (Make sure they are S.M.A.R.T.)

**Remember:** Saving money doesn't have to be painful and doesn't have to come in one big chunk. Start now, start small and watch what it becomes.

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## How To Secure An Income, That Lasts A Lifetime!

The final straw for them was when the stock market took the downturn in 2000 to 2003 and they lost over 40% of their remaining money. Because they had no way to recoup their losses and needed the income, they were forced into taking out a reverse mortgage on their home, significantly cutting back on their life style and looking to their children for help. This is much too common a story.

### What's The Best Way To Make Your Money Last?

There is no single investment, or income generation strategy that will work in every situation! Everyone's situation is different. However, income laddering with a portion of your money, using annuities, may provide the potential for a longer sustainable income, with much less risk to your investments and no fees. There is also the new breed of annuities that can provide the upside potential of the stock market, without the catastrophic downside market risks.

There is much to consider in your retirement years and many questions that need answers. One of the most important questions for you is:

**"What's more important, your investment returns, or the amount of income you get to spend?"**