



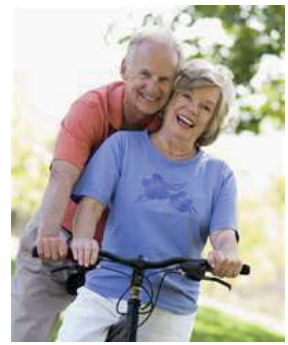
Sara Finkelstein  
RFC, RSSA

## 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...

MARCH 2022

### Behind in Savings? What are you going to do about it?

Did you know that 50% of the 78 million Baby Boomers admit being behind in savings for retirement? Worse than that, there are millions of others who don't even know where they stand. So if you've procrastinated you are not alone! There is hope! You can catch up! But you must take action now! Here are some tips for catching up, even if you are off to a late start.

#### 1. "It All Starts With A Plan... It Wasn't Raining When Noah Built that Ark!"

Unless you have figured out how much you'll need to save for retirement, your retirement plans are based on wishful thinking. Creating a Financial Plan or Road Map is the best way to succeed. Call your trusted advisor for help now.

- 2. Maximize Retirement Plan Contributions:** A recent study showed Americans contributed an average 6.8% to their 401(k) plan – far less than the maximum allowed by law for most workers. Maximize the value of tax deferral and maximize the value of employer matching contributions by maxing out your 401(k) every year. The same holds true for 457s, 403(b)s, SEP and other retirement plans. It is a no-brainer for anybody saving for retirement – maximize tax deferred contributions.

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### How to Pay Less at the Pump In 2022

As a result of recent events around the world, gas prices are once again on the rise! We are having to get creative about how to reduce cost at the pump. Here are some of the best tips collected from around the internet on how to reduce your gas bill:

**Comparison shop.** It works as well with gas as it does with shoes. On websites like GasBuddy.com, you can look up stations nearby and find the one offering the cheapest fuel. You can also download free apps on your phone like "Get Upside"! – gas discounts and get make some cash just for filling up!

**Lighten the load.** Experts point out that driving around a 40- pound bag of soil for three weeks is the equivalent of shuttling an extra (little) passenger, which requires more fuel. According to the Energy Department, carrying an extra 100 pounds reduces a vehicle's fuel economy by up to 2 percent. The percentage is higher with smaller cars.

**Cut the cost.** If you're forced to pay big bucks at the pump, at least collect any available rebates. Gas rewards cards give users cash back and other incentives. RaceTrac VIP - saves you 10cents a gallon. QT, WAWA and just about all major gas stations offer discounts, as well a shopping at certain supermarkets, like Kroger, Ingles.

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### Interesting Facts:

-Researchers claim that camping can help reset one's body clock and synchronizes melatonin hormones with sunrise and sunset.

-There's a cruise ship named "The World" where residents permanently live as it travels around the globe.

-Research has found that you're more likely to have a creative epiphany when you're doing something monotonous like showering.

-The Cows from Ben & Jerry's receive massages as a part of being treated ethically


-The expiration date on bottled water is usually for the bottle, not the water

### Tired Of Losing Money?

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**“If it is important to you, you will find a way. If not, you’ll find an excuse.”**

**-Unknown**

### **HEALTHY WAYS TO REDUCE STRESS IN 2022**

Managing stress is all about taking charge: taking charge of your thoughts, your emotions, your schedule, your environment, and the way you deal with problems. The goal is a balanced life, with time for work, relationships, relaxation, and fun.

Beyond a take-charge approach and a positive attitude, you can reduce stress in your life by nurturing yourself. If you regularly make time for fun and relaxation, you’ll be in a better place to handle life’s stressors.

Here are 14 healthy ways to relax and recharge...

- Savor a cup of coffee or tea.
- Play with a pet.
- Work in your garden.
- Get a massage.
- Curl up with a good book.
- Listen to music.
- Watch a comedy
- Go for a walk.
- Spend time in nature.
- Call a good friend.
- Sweat it out.. Run or workout.
- Write in your journal.
- Take a long bath
- Light scented candles

## **Behind in Savings? What are you going to do about it?**

- 3. Catch-Up Contributions:** Uncle Sam encourages workers age 50 and older to save more than younger employees by offering catch-up contributions for retirement plans. This can be a big incentive for late savers to get back on track. Consult your accountant or IRS documents for the exact rules and this year’s contribution limits as they change frequently.
- 4. Scale Down:** Most people plan to reduce their expenses in retirement and live a simpler life. Here’s an idea – try scaling down and get used to living on less right now. If that’s impossible, then at least don’t increase your expenses when you get a raise – instead, sock the money away for retirement.
- 5. Plan to Work During Your Early Retirement:** It is nice to have the extra income from working part time or intermittently in the early years of retirement. Working is also good for you. People who work part time stay mentally alert and challenged and are better able to maintain a healthy social structure.
- 6. As a Last Resort Postpone Retirement:** The longer you work the fewer years in retirement you must finance from savings. Not only does this lower the savings required, but it gives more years to continue growing your savings while having your employer cover medical insurance and other expenses. This can dramatically close the retirement savings gap.

The choices you make today profoundly impact your tomorrows. If you can’t seem to get control of all the pieces that will add up to a successful retirement, turn to professionals for advice. Just as some dieters do better in a diet program than on their own, most people do better when they have a professional guiding them.

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## **How to Pay Less at the Pump In 2022**

**Get sleeker.** Roll up your windows and remove that luggage rack, and you'll improve your aerodynamics, suggests a blogger at Open Travel Info. The Farmer's Almanac estimates that removing a roof rack can improve fuel economy by 5 percent.

**Keep Tires Properly Inflated.** Keep tire air pressure at the level recommended by your vehicle manufacturer. A single tire under inflated by 2 PSI, increases fuel consumption by 1%.

**Visit the mechanic.** Replacing a clogged air filter for about \$20 increases fuel efficiency by up to 10 percent, or about 37 cents per gallon at current gas prices. That means it would pay for itself after you've driven enough to burn about 54 gallons of gas. An engine tune-up can increase a car's mileage by up to 4 percent, or about 15 cents a gallon.