



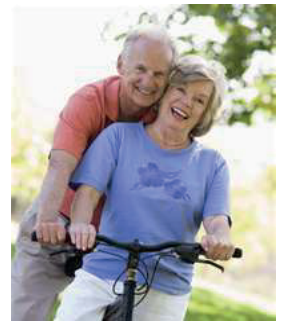
Sara Finkelstein
RFC, RSSA

Signature Advisory Group

4801 Linton Blvd., Suite #11A-520, Delray Beach, FL 33445

Cell: 561-302-5760

Email: Sara@SignatureAdvisoryGroup.com



Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...

APRIL 2023

Interesting Facts:

When Should I Take Social Security? Part 2

In our last article, we wrote about 4 of the key considerations of when to take social security. Those are your health and lifespan, your other reportable income, retirement age, and spousal benefits. While all of those things are definitely super important when making your decision, these are only a piece of the puzzle. It is important to look at your retirement as a whole. The most important question is not, "How do I maximize Social Security." Instead, your most important question should be, how do I maximize my total retirement income?

The other important question you need to ask yourself, is what kind of retirement do I want? This will largely depend on your family and health. There are two main retirement styles. The first, is front-heavy, giving you a much larger income for the first few years to use to enjoy your retirement while you are healthiest, but at the cost of lower annual income on the back end. The other main style is heaving maximizing a level income, with inflation boosters. Neither style is right or wrong; they are both viable ways. In both styles though, social security planning is super important.

...continued page 2

In China, the bride wears red.

The cashew nut is a member of the Poison Ivy family.

Only about 4% of babies are born on their due date.

The average 4-year-old child asks over 400 questions a day.

In Belgium there is a strawberry museum.

Ocean waves can travel as fast as a jet plane.

Camel milk does not curdle.

A bee smells with its antenna.

Does This Money Belong To You?

According to the National Association of Unclaimed Property over \$32 Billion Dollars is currently being safeguarded by state treasurers and is just sitting there waiting to be claimed. The problems are that most people just don't know the money is there or how to go about claiming it. Could you have some unclaimed money or property? Wouldn't it be worth 3 minutes of your time to at least find out? Read on to see why this is a more common occurrence than you would think...

According to a recent article in Kiplinger's magazine Michelle Bixler received a letter last fall from the state of Pennsylvania saying it had a \$35,000 check for her from an insurance company. She thought it was just a scam. But it turns out the check was the result of a workers compensation claim she had made 9 years earlier. Since she had never heard from the company and in fact the insurance company actually went out of business, she figured she would never get anything. This is a classic example of how money can go unclaimed for years and is often forgotten about.

But could this really happen to you? The answer is YES. All it took in Bixlar's case was that she moved and changed her address without alerting the proper financial institutions. But these types of funds are not limited to unclaimed insurance proceeds. They could also include checking and savings, payroll checks, utility deposits, tax-refunds, stock certificates, certificates of deposits, pension payments, and unclaimed safe- deposit-box contents.


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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.*

When Should I Take Social Security? Part 2

"EVERY PROBLEM IS A GIFT—WITHOUT PROBLEMS WE WOULD NOT GROW."

— ANTHONY ROBBINS

Hospice for End of Life Care

Some people get frightened or confused when they hear the word "hospice." That's because there are many myths and misconceptions about what hospice is and what it can do for people who are nearing the end of their lives.

But thoughts of hospice shouldn't bring fear. Instead, hospice can be a tremendous source of help and comfort to people who are nearing the end of life and to their family.

What is hospice?

Hospice cares for people who are terminally ill. Its team of specially trained professionals provides unique expert care, pain management, and emotional and spiritual support that are tailored to the individual patient's needs and wishes. The focus is on caring, not curing. Recognizing the tremendous toll that illness takes on family members, the hospice team also comforts and supports the patient's loved ones, both during the illness and through bereavement counseling.

For Additional information on hospice care please visit: <https://hospicefoundation.org>

Lastly, we need to talk about the two other pieces when dealing with the income puzzle. What other sources of income will you have in retirement; how much will you have to pay in taxes? At the end of the day, it is not how much income you generate, it is how much of it can you spend. When coming up with your plan, what can you do to lower taxes? What can you do to generate a larger income, without taking unnecessary risks? How can you safeguard your money to ensure you never run out? Do I have enough money on hand that I can pull from in emergencies? This is where and why it is so important to talk to an advisor.

There are so many different tools, rules, and strategies available at this point that we can't discuss them all here, which is why an advisor is so important. But as an example, one of my favorite tools/strategies is laddering. This strategy is so powerful because you can generate a guaranteed (tax-favored) income, while still letting most of your money grow. If you would like to discuss this or another strategy and apply it to your unique situation give our office a call. Remember, we are to help you, and there is no cost or obligation to work with us.

DO YOU KNOW?

A simple inflation rate of 4% means that in 10 years a retiree will need to spend 50% more income in order to maintain the same standard of living.

If they are currently living on \$25,000 of income, they will need to increase it to \$37,500.

While we can't stop prices from rising, there are some things you can do to make your money last longer. But you need to act now.

You can increase your income without sacrificing safety or guarantees.

For more information, call us today...

Does This Money Belong to You?

So, by now you may be wondering how you can find out in 3 minutes or less if you or your family members have any unclaimed money just lying around for the taking. Here are two reputable websites where you can check this out for yourself. www.missingmoney.com and www.unclaimed.org. Both websites have links that take you to your treasury website from the state where you made the money. Also, if you used to work for a company and suspect that you might be owed a pension you may want to visit www.PBGC.gov to locate missing pension money. So go ahead and check this out and let me know if you found any money that you didn't know you had. In financial times like these every penny counts and as soon as I saw this I wanted to share it with my readers. And hey if you find some money and need help investing it you know whom to call.

Over the last few years, I seen clients receive claims from \$1,000 to over \$18,000. What could you do with the money you find?