



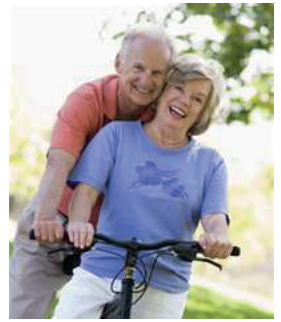
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JUNE 2023

## Interesting Facts

- Because of the unusual shape of their legs, kangaroos and emus struggle to walk backwards.
- Even if an analog clock is broken, at least it shows the correct time twice a day.
- Sneezing with your eyes open is impossible.
- The trickiest tongue twister in the English language is apparently "Sixth sick sheik's sixth sheep's sick". Give it a try and see for yourself.
- Most of the dust in your home is actually dead skin! Yuck!

# Protecting A Lifetime Of Memories

## Where Your Retirement Dreams Become Reality...

### Inflation and Your Income

With every year that passes, our cash or fixed assets lose value because of inflation, and the cost of our necessities continue to increase.

Older Americans can remember the times when interest rates were low, and the word inflation was rarely used or heard. However, during the past 50 years, as our economy has become more intertwined with the other nations of the world, inflation has become more a part of our vocabulary and something we must be regularly concerned with.

And for America's growing number of retirees, inflation is more than just a concern, but something that we must constantly worry about. Each year, inflation increases the cost of health care, food, transportation, our housing and almost everything we need or want gets more expensive. This is bad news for practically everyone, but it is especially bad news for the many retirees who are on a fixed income and have limited cash reserves.

As inflation slowly increases, the cost of almost everything retirees will be forced to cut back on their expenses or find new sources of income. In most cases, this means they will eventually be forced to start depleting their cash reserves, and hope that their money will last until they die.

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### Is Your Advisor Scamming You?

If you read the paper, it doesn't take long to see that investment scams are on the rise. It makes you wonder whom you can trust. And when it comes to your money no one wants to take any chances and rightfully so. But how do you know that you can really trust the guy or gal on the other side of the desk?

Here are a few quick and easy tips to help make sure you are working with someone you can trust.

1) It is free to call or go online and check out your advisor and his company with the Better Business Bureau. On their website and over the phone they can tell you how many complaints someone has and if they have been resolved. They can also verify how long they have been in business. Note: You can't be in business very long without ruffling at least a couple of feathers so just because someone has a complaint or two does not make them a bad advisor but if they have a long list of unresolved complaints beware! If you don't do anything else, make sure you at least check with the BBB before you buy.

2) It would not be a bad idea to check with your local County Courthouse to see if there are any pending civil suits filed against your Advisor or his company. Keep in mind


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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.

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*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.*

## **Inflation and Your Income**

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

**— ANTHONY ROBBINS**

### **Did You Know?**

The first step in enhancing your financial health is to build your money awareness. Where does it come from? What are you spending it on? How much do you save?

Many, many people simply "ignore" how money flows through their life. They don't budget or they simply assume that money is, and will continue to be, a "problem." This actually ensures that it will continue to be a problem.

If you want more money in your life, you absolutely need to avoid being fearful about any lack of money. Remember that what we focus on actually builds stronger neural circuits in our physical brain. Focusing on lack simply creates additional stress. And stress prevents the clear, focused thinking you need to bring more money into your life.

Consider making a commitment to become more aware of money in a positive way. Begin to think of it as a resource to be managed and used wisely, and you will find you have more money available than you thought you had.

While a slow inflation rate of 4 percent might not appear threatening, remember that over a 10-year period that 4 percent grows to 40 percent – meaning that the cost of everything has or is going to increase by 40 percent.

In order for retirees to maintain their same standard of living, they must find significantly more income in order to maintain their same standard of living. For example, if you are currently spending \$50,000 a year to maintain yourself or your family, you will need to increase your income to \$70,000 to keep the same standard of living.

For most retirees, this will involve a combination of both factors: Closely monitoring your expenses, and more closely monitoring your investments and/or financial reserves.

However, you really can't afford to wait. Each year that passes without you compensating for inflation means that you lose that much buying power to inflation.

Retirees do not need to panic because of the continued inflation because while inflation eats away at buying power, as a general rule the same inflation increases the dollar value of your investments.

The obvious solution is to have your cash reserves and investments grow faster than the combination of the inflation rate and you're spending. This is not a difficult process, and can readily be achieved by strategically positioning assets, without sacrificing safety or guarantees.

A Financial Planner can assist you in making sure your assets are invested wisely. Why wait? Contact our office today.

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## **Is Your Advisor Scamming You?**

though that many financial discrepancies are handled out of court with mediators so also check the FINRA website (Google FINRA Background check) as this is another great source to check out who you are thinking about working with.

3) Make sure to ask your friends whom they would recommend and if they can't give you a stellar recommendation then don't go talk to their guy or gal. If they are not thrilled chances, are you won't be either. By the way, if you are already my client be sure and refer me to your friends (assuming you are thrilled!) as most people prefer to work with an advisor that they meet through a friend. They will thank you for it, I promise!

These are not the only steps you can take to make sure your Advisor is above board but, in this day, and age, I would say these are some of the minimum standards you should apply when selecting an Advisor. I hope this information helps you get the help you need and find someone you feel good about working with.