

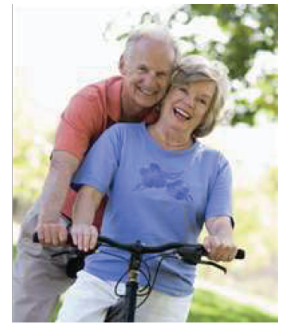


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Protecting A Lifetime Of Memories

Generate More Income In Retirement, With Safety and Guarantees

Let's look at how much money it would take today for you to generate \$10,000 of annual income!

For Savers:

Savers aren't risk takers; accordingly their focus is mainly on fixed products. The risk for the saver is the uncertainty of future interest rates. Looking at the current average interest rates from Bankrate.com let's see what lump sum would be required to generate \$10,000 of annual income.

Type Of Strategy	Current Interest Rate	Lump Sum Needed
1 Year CD	0.26%	\$3,846,153
5 Year CD	0.83%	\$1,204, 819
5 Year Annuity	2.30%	\$434,783
10 Year Treasury	2.34%	\$427,350

For Investors:

Now let's look at an investor who has a combination of bonds and equity investments. Based on numerous withdrawal rate studies, assuming an asset allocation of approximately 50% bonds and 50% stocks. A retiree who withdraws 4% of their portfolio each year has a likely probability that the portfolio will last at least 30 years. (See The Trinity Study)

Accordingly, using the 4% withdrawal rate, an investor would need to invest \$250,000, to generate \$10,000 of annual income.

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Plan For A Secure Retirement.

Financial revelations, during the past 10 years, have shown millions of senior citizens that their hopes of a secure retirement have lessened. Most seniors are now living longer in retirement years, and are being forced to live on less retirement income. Despite some discouraging indicators for present and upcoming retirees, there are ways seniors can assure themselves of adequate retirement income. Examples of secure retirement income include Social Security, annuities, reverse mortgages and pensions. However, most seniors should look at a combination of these potential sources to secure their retirement rather than putting all their financial eggs in one basket. And one of the keys to having a secure retirement income is thorough planning, and then executing that plan. Most seniors benefit by having professional help and direction.

Consider these four steps for an adequate, guaranteed retirement income:

1. Realistically assess your current situation.

For seniors who have access to the internet, there are a number of retirement income calculators to help you determine retirement expenses. Similarly, make a realistic assessment of your assets and anticipated retirement income, and current debts which should be eliminated prior to retirement. Don't forget that your home and rental properties are excellent retirement income sources.

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SEPTEMBER 2024

Interesting Facts:

-In other countries the "ranch" flavor is often called "American" flavor when used in snack foods.

- "Outlaw" originally meant "outside the protection of the law" so you could rob or kill them without legal consequences.

-90% of U.S. media (TV, radio, news) is owned by only 6 corporations.

-Panama is the only place in the world where one can see the sun rise on the Pacific Ocean and set on the Atlantic.


-he 6th tallest pyramid in the world is a Bass Pro Shops megastore in Memphis, Tennessee.

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Generate More Income In Retirement, With Safety and Guarantees

“We cannot solve problems with the kind of thinking we employed when we came up with them.”

- Albert Einstein

Be Prepared!

September is National Preparedness month. This was established by FEMA in 2004. Its main purpose is to prepare America for emergencies whether that be in their homes, businesses, schools, or communities. Here are some steps to get you started:

1. Create a plan.
 - Make sure your family knows where they should meet in case of an emergency. It is recommended to have an out of town contact that everyone can check in with. Map out all escape/evacuation routes.
2. Create an emergency kit. Things to include are:
 - 3 days supply of nonperishable food, (with can opener) and water.
 - Portable, battery powered radio
 - Flashlight & Extra Batteries
 - First aid kit
 - Matches in waterproof box
 - Extra Clothing & Blankets
 - Whistle
 - Items for infants/pets
 - Copies of ID and credit cards
 - Money
 - Any special medications, glasses etc...
3. Review your plan every 6 months. Restocking as needed.

For more info, visit:

<http://www.fema.gov/pdf/library/pfd.pdf>

Important Note:

Another consideration is that most of these studies are based on historical data. The fine print here should read *"past performance does not guarantee future results."* While there is every reason to believe that investment returns in the next 70 years will be similar to the previous 70 years, there's little chance it will be EXACTLY the same. To say that 4.0% is a "safe" withdrawal rate and that 4.1% will leave you broke implies a measure of accuracy in the forecast that just isn't there. It may make more sense to say that the "safe" withdrawal rate going forward lies somewhere in the range of 3.25% to 4.25%.

Alternatives:

Here are two alternatives that offer safety and guarantees, with minimal risks, and require smaller lump sums:

1. **A fixed index annuity with an income rider would need only \$181,818 to generate \$10,000 a year for a 65 year old.**
2. **A single premium immediate annuity would take approximately \$160,000 to generate \$10,000 a year with 10 year term certain for a 65 year old.**

The income from these two solutions would be guaranteed for the rest of the client's life, regardless of interest rates or how long they live.

You can secure your clients' retirement income many different ways. However, both savers and investors can benefit from using an income or single premium immediate annuity.

Plan For A Secure Retirement.

2. Reduce unnecessary expenses now.

Few people start planning their retirement income far enough in advance to make it easy. The later in life – particularly past middle age – the plans are made, the more difficult they are to execute. It's never too early for individuals to start reducing their debts so that the additional income can be invested for retirement. Statistics show that the average American between 55 and 64 has credit card debt that eats up more than 30 percent of his or her current income.

3. Consider ways to increase income.

Increasing income at any age will make it more likely that income is available for retirement. Unless health becomes a factor, many seniors can extend their working years well past normal retirement age. Another alternative is to plan for part time retirement in which you continue working a more limited schedule.

4. Consider products that will help you stretch your retirement income and offer guarantees that you will never run out of money.

A number of companies offer guaranteed lifetime annuities, and insurance companies offer products which will help cover living expenses in case you are unable to work.

There are many options available to seniors nearing retirement age, and if you don't have assurance of a comfortable retirement, your first step should be to seek professional help to guide you and inform you of the options available.