



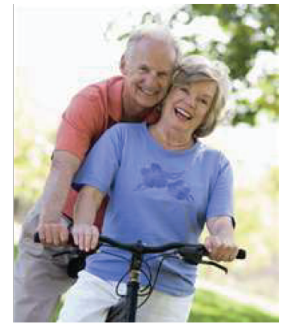
Sara Finkelstein, RFC®, RSSA®  
Registered Financial Consultant  
Registered Social Security Analyst

# 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...

#### Improve Your Attitude, Improve Your Life; part 1

Our attitude has a profound effect on the quality of our life. Optimism and pessimism create two completely different realities. By taking a few simple steps to adopt a more optimistic and positive attitude, you can enjoy both immediate and long term benefits. Here are some practical steps to help you lead a happier life!

##### 1. Gratitude

According to Hans Selye, an expert on stress, gratitude is one of the healthiest of all human emotions. Being grateful exerts a powerful influence on your attitude. Not only does it make you feel better in that moment, but it will shift you towards more positive thinking. One simple technique is twice daily, before you go to bed and before you start your day, say three things out-loud that you are thankful for. You should find you not only sleep better but your days will be better too!

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#### The Great Terror – Running Out Of Retirement Assets

It makes no difference whether you retire at 65 or 75 years old, for most elderly – except the very best off – a serious concern that most have is whether or not they will outlive their income and assets.

However, with some simple planning and budgeting, it is easier than expected to overcome those fears and live a more peaceful retirement.

When most people retire, they have a combination of assets to live on for the rest of their lives, such as cash or other assets which can be converted to cash, investments, a retirement account and / or social security. For most retirees, if they take the time to calculate them, a firm dollar value can be placed on those assets that are supposed to support them during the retirement years.

What none of those retirees do not know, however, is how many years those assets have to last. Obviously, for all retirees, this is a genuine concern that is not easily resolved. However, this does not mean that most retirees need to live daily in fear that they day could come when they would be impoverished.

While retirees might not be able to do much about the income side of retirement, they can more readily take firm control over the expense side and in this manner give themselves more consolation that they are doing all they can do to manage their retirement assets.

When persons retire, whether it's a couple or an individual, the same principles apply. You have to change the mindset that we develop during our adult years when our income is generally steady and adequate. During those years, we become accustomed to buying the things that we need – and those things which are not necessities that we simply want – because we know our income will cover those expenditures.

*...Continued on bottom of page 2*

November 2024

#### Interesting Facts:

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

-The blue whale can produce the loudest sound of any animal. At 188 decibels, the noise can be detected over 800 kilometers away

-Registered in 1985, symbolics.com is the first ever internet domain registered

-The word "Checkmate" in chess comes from the Persian phrase "Shah Mat," which means "the king (shah) is dead (mat)."


-Canada is the westernized version of "Kanata" which is an Indian word meaning "Big Village"

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## Improve Your Attitude, Improve Your Life; part 1

**“If you can dream it, you can do it.” - Walt Disney.**

### A Serious Problem

We have a very serious problem in the United States that is going to affect all of us.

In 1975, as a nation, we were among the best savers in the world, saving over 9% of our incomes, annually.

Consider, aren't the peak savings years from age 45 to 65, when most people's children are grown and out on their own? If this is true, then weren't the people who were doing most of the saving in 1975, now retired?

Yet, everyday, don't we still see and hear about retirees who are struggling just to survive?

How many retirees do we see every day that are working at grocery stores, just to make ends meet?

Aren't today's retirees, from the generation of the best savers in the world? How many retirees are forced to live with their children and friends?

Do you want to live that way during your retirement?

Most of us don't! So call my office today for your free consultation, where we can create a plan specifically for you! It is never too late!

### 2. Choose Happiness

Attitude is not about our circumstances or any other outside force. It is a decision we choose. You can see the negatives of a situation or you can look for the positives. See the positives, embrace happiness.

*“The greatest part of our happiness depends on our dispositions, not our circumstances.”*

**-Martha Washington**

### 3. Challenges not Problems.

There are always going to be hardships that arise in your life. Everyone goes through 'problems' at one time or another. The key here is to never call your hardships *problems*, instead call them *challenges*. The reasoning for this is subconsciously, problems are malicious and send us the message that something is wrong. Challenges, however are an opportunity, or an obstacle to overcome. It does not have the same negative connotations there; it will help you focus on positive things.

*“The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty.”*

**-Winston Churchill**

### 4. View Life as a Journey

Life should be enjoyed; it should be an adventure filled with discovery and wonder. Don't let fear or anxiety come in the way of your happiness. None of us know what is going to happen in the future. There will be both changes and challenges; don't be afraid of them, welcome them! Look forward to the new experiences they will bring, and how they will help you grow.

*To be continued (on next month's issue)*

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## The Great Terror – Running Out Of Retirement Assets

We move because we either need or want a better house in a different neighborhood. We buy a new car because the older one is showing its age. We buy a new washer, dryer or refrigerator because we get up one morning and the appliance does not work as well or as reliably, as we desire. And we buy new clothes not because we have nothing to wear but because we're tired of wearing what we already have.

However, during retirement, with some minor adjustments to our mind set, we can easily become acclimated to living with the things we have, with repairing our cars, appliances, etc., rather than replacing when not absolutely necessary. When you can't control your income, you can more closely monitor your expenditures which are under your control.

For more information on this subject please contact our office, and we will be happy to review your asset and portfolios to make sure you are not in danger of outliving your income!