

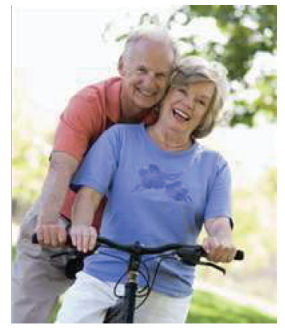


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Protecting A Lifetime Of Memories

Improve Your Attitude, Improve Your Life: Part 2

In last month's issue, we talked about improving your attitude by utilizing gratitude, 'choosing happiness,' seeing 'challenges' not problems, and viewing life itself as a journey. Here are the remaining tips...

5. The Cliché Roses

Throughout life there will be times that it feels like life is speeding by and leaving you behind; or it may be that it is too complicated and you can't get centered. Part of that is the new society that has formed from the increase in technology. We want instant gratification, and this has led to an even faster pace than before. It can leave us feeling rushed, and that we can't keep up. The best cure for this is to 'stop and smell the roses'. Sometimes that one simple pleasure will make the world of a difference. It can help restore balance in your life. This doesn't have to be anything big. It could be as simple as closing your eyes and listening to your favorite song, or reminiscing on that one memory of you and your spouse.

...Continued on top of page 2

Stock Monkeys

When talking to many of my new clients, one of their biggest hesitations to work with me is that they already have a "financial advisor." However, after really talking to them and going over their situation with them, they realize they don't have a financial advisor they have a 'Stock Monkey'. The only thing their advisor is helping them with is investing in the stock market and mutual funds. They use the one size fits all approach. This should be criminal! Everyone has different needs and a different situation. Plus, while yes, investing is an important piece of the puzzle, financial advising is so much more than this!

"[Financial advising is]helping people learn how to spend, save, invest, insure, and plan wisely for the future, to achieve financial independence."

-Loren Dutton

1. Your advisor should teach you about your spending and saving!

You both need to be aware of your spending habits so together, you can craft a plan that is best suited for you. They should be able to help you find money that you are spending, needlessly. Additionally, they should help you put money away for savings. An emergency fund is an important piece of being financially secure.

...Continued on bottom of page 2

DECEMBER 2024

Interesting Facts:


- The oldest dog died at the age of 29.
- Black olives contain on average 10 to 30% more oil than green olives.
- All swans in England are the property of the queen or king.
- Apples, not caffeine, are more efficient at waking you up in the morning.
- The largest living thing on the face of the Earth is a mushroom underground in Oregon, it measures three and a half miles in diameter.
- A quarter has 119 grooves around the edge.

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Improve Your Attitude, Improve Your Life: Part 2

“An investment in knowledge pays the best interest.”

– **Benjamin Franklin**

'Tis The Season...

The season of love, joy, hope and giving is upon us once again. It is getting cooler outside, all the leaves have turned, and Christmas music is heard across the radio.

It is hard to not let it bring a smile to your face. Maybe it is from looking forward to building a snowman with your kids or grandkids, or just having your family together for the holidays. Indeed, it is one of the best times of the year for memories to be made.

I encourage you, to not let the stress of the season wear on you. Enjoy this wonderful time of year. Here's a short poem to put you in the mood...

Merry Christmas!

May your holidays
be happy days,
filled with love
and laughter.

And may each day
bring joy your way,
in the year
that follows after!

6. Be Optimistic

Make it a habit to look for the positive side of everything. If necessary, make it into a private game. You will be surprised at how easy this becomes. This is so critical as it brings to your attention all the things you have to smile about and be thankful for. Your resulting attitude, and life will astonish you!

7. Seizing the Day

I'm sure you have probably heard all of the youngsters these days saying 'YOLO' (You only live once). This is an old adage whose origins date back to Ancient Rome in the form of 'Carpe Diem' (Seize the day). While I am not too proud of the context that YOLO usually applies to; they do remind us a great truth. We only get one chance at this life, so embrace it and make the most of it. Whether that be doing what you love, seeing something majestic, or just having a quiet day with your family. Be happy!

Final Tip:

Life is not always perfect, but it is always what you make it. Make it count, make it memorable and NEVER let anyone (including yourself) steal your happiness!

Stock Monkeys

2. Your advisor should invest for the future!

Your advisor should help you reach your retirement goals. No one wants to be forced to work their entire lives. Investing is one of the best ways to make your retirement dreams come true. They should be helping you put money away for your future. Please make sure, they are really talking to you and investing in the right places. They should not be using the 'one size fits all' method, but rather what is best for you in your unique situation and risk tolerance.

3. Your advisor should insure you!

The world is full of surprises, no one is guaranteed tomorrow. Insurance is an important piece of your financial puzzle. You should have both life and disability insurance to guarantee you and your family's financial security.

4. Your advisor should help you plan!

The first thing any advisor should do when they sit down with you is get a picture perfect image of where you are right now and what your goals are for the future. How can your advisor guide you if they don't know what you have or what your goals are?

Contact my office today for your free, no obligation review!