



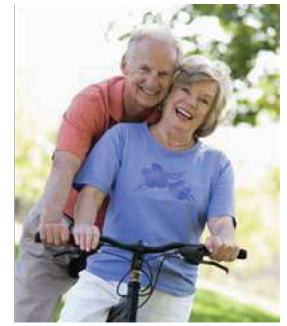
Sara Finkelstein, RFC®, RSSA®
Registered Financial Consultant
Registered Social Security Analyst

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...

Behind in Savings? What are you going to do about it?

Did you know that 50% of the 78 million Baby Boomers admit being behind in saving for retirement. Worse than that, there are millions of others who don't even know where they stand. So if you've procrastinated you are not alone! There is hope! You can catch up! But you must take action now! Here are some tips for catching up, even if you are off to a late start.

1. "It All Starts With A Plan... It Wasn't Raining When Noah Built that Ark!"
Unless you have figured out how much you'll need to save for retirement, your retirement plans are based on wishful thinking. Creating a Financial Plan or Road Map is the best way to succeed. Call your trusted advisor for help now.
2. Maximize Retirement Plan Contributions: A recent study showed Americans contributed an average 6.8% to their 401(k) plan – far less than the maximum allowed by law for most workers. Maximize the value of tax deferral and maximize the value of employer matching contributions by maxing out your 401(k) every year. The same holds true for 457s, 403(b)s, SEP and other retirement plans. It is a no-brainer for anybody saving for retirement – maximize tax deferred contributions.

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Seniors Who Walk Together, Benefit Together

No one likes that dreaded 'e' word . . . exercise, but it doesn't have to be like exercise. Medical studies have proven that walking has been beneficial in lowering ones risk for cancer, increases brain activity and bone strength, and reduces the risk of developing dementia. Walking also promotes a more restful sleep and helps us live longer, healthier lives. It becomes even less of an exercise when you team it up with some of your friends and neighbors. Some communities or senior centers have formed walking groups.

Even though winter is still upon us, one may think it is time to call it 'quits' for the time being. Actually, there is a great alternative, mall walking. Many malls throughout the country will open their main doors early for mall walkers. Get your group together to meet or car pool together to your local mall and start walking. It is the perfect place with their level floors, great lighting and safe surroundings. There are even benches located throughout the mall if needed.

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MARCH 2025

Interesting Facts:

-Bullet proof vests, fire escapes, windshield wipers, and laser printers were all invented by women.

-“Pinocchio” in Italian means “pine head”.

-Rhode Island is the only state which the hammer throw is a legal high school sport.

-The most common street name in the U.S. is Second Street.

-The S in Harry S. Truman did not stand for anything.


-The 3 most valuable brand names on earth are Marlboro, Coca-Cola, and Budweiser (in that order).

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Behind in Savings? What are you going to do about it?

- 3. Catch-Up Contributions:** Uncle Sam encourages workers age 50 and older to save more than younger employees by offering catch-up contributions for retirement plans. This can be a big incentive for late savers to get back on track. Consult your accountant or IRS documents for the exact rules and this year's contribution limits as they change frequently.
- 4. Scale Down:** Most people plan to reduce their expenses in retirement and live a simpler life. Here's an idea – try scaling down and get used to living on less right now. If that's impossible, then at least don't increase your expenses when you get a raise – instead, sock the money away for retirement.
- 5. Plan to Work During Your Early Retirement:** It is nice to have the extra income from working part time or intermittently in the early years of retirement. Working is also good for you. People who work part time stay mentally alert and challenged and are better able to maintain a healthy social structure.
- 6. As a Last Resort Postpone Retirement:** The longer you work the fewer years in retirement you must finance from savings. Not only does this lower the savings required, but it gives more years to continue growing your savings while having your employer cover medical insurance and other expenses. This can dramatically close the retirement savings gap.

The choices you make today profoundly impact your tomorrows. If you can't seem to get control of all the pieces that will add up to a successful retirement, turn to professionals for advice. Just as some dieters do better in a diet program than on their own, most people do better when they have a professional guiding them.

Seniors Who Walk Together, Benefit Together

Whether you're walking inside in your local mall or outdoors at your community park, the best part is that 'after feeling.' You tend to feel energized and refreshed. That feeling is your body's endorphins coming alive. Studies show that endorphins act like nature's painkillers and that is why we get that feeling of 'well-being'.

Chi Walking is a new form of walking. Chi (pronounced "chee") incorporates having proper posture, aligning your spine, shoulders, hips and knees. The most beneficial property of chi walking comes from the relaxed, fluid movements. If you are interested in or want more information on chi walking, go to www.chi-walking.com or call 866-327-7867.

Please remember, before you start any form of exercise, including walking, check with your physician first. He can offer helpful suggestions before you begin.

“Do not save what is left after spending, but spend what is left after saving”

- Warren Buffet

March of Dimes

The March of Dimes Foundation is a United States nonprofit organization that works to improve the health of mothers and babies. It was founded by then-President Franklin D. Roosevelt in 1938 to combat polio. It has since taken up promoting general health for pregnant women and babies.

One of its biggest fundraisers/awareness builder is the “March for Babies.” March for Babies is held in more than 900 communities across the nation.

Every year, 1 million people—including 20,000 company teams, family teams and national sponsors—participate in the event, which has raised more than \$1.8 billion since 1970. The March of Dimes states that seventy-six cents of every dollar raised in March for Babies is spent on research and programs to help prevent premature birth, birth defects and infant mortality.

For more information visit their website:

<http://www.marchofdimes.org/#>