



S4WM NEWSLETTER

AVOID ROLLERCOASTER RETIREMENT PLANNING

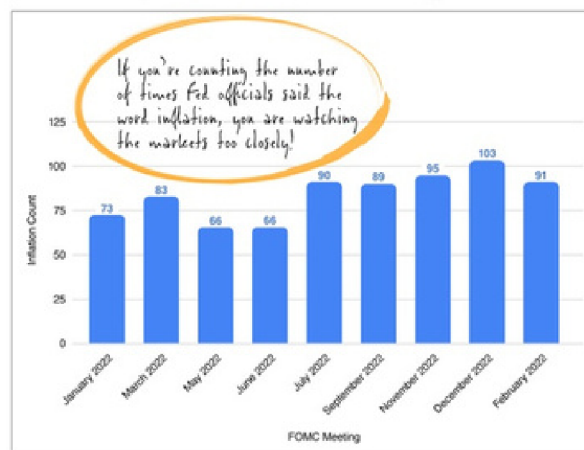
One of the best Warren Buffett quotes is, "Remember that the stock market is a manic depressive."

What he's suggesting is that stock prices can sometimes swing wildly from day to day in response to even minor news. One moment stocks can celebrate comments from a Fed official, and hours later, they can vilify the most inane data points.

Buffett concludes it's more important to keep an eye on your future and ignore short-term market movement.

Counting the Minutes

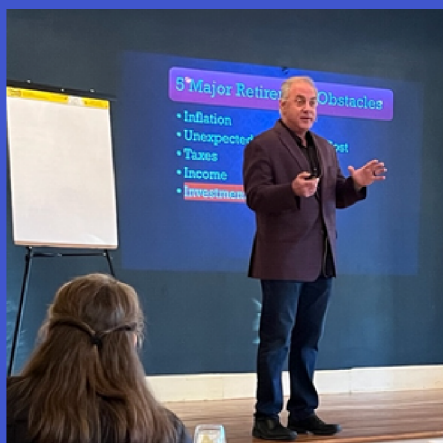
The number of times the word "Inflation" was mentioned in the Federal Open Market Committee meeting minutes.



Source: Wall Street Strategies, February 23, 2023

Seminars Are Helpful!

We are thrilled to be doing our dinner seminars again. If you have a friend or family member who would like to attend give us a call. We will let you know our schedule.



Baby Boomers By The Numbers

56% Of BB Plan To Work Past 62

15% Plan To Never Retire

76% Of BB Use The Internet

48% Of BB Use Social Media

17% Are Caring For A Grandchild

25% Are Caring For A Parent



Zero is our Hero!
Have you met Zero our Company dog? (Actually Zoe's dog) He comes in a few times a week to our Shelton office. He is our go to cuddle and all around feel good pup.

Insurance Needs Assessment: Retirees Re-Evaluate

With the children now out of the house, financial priorities become more focused on preparing for retirement. At this stage, you may very likely be at the height of your earning power and fast approaching peak savings as you lay the groundwork for retirement. During this final leg to retirement—and throughout your retirement period—wealth protection is critical. The preservation of your assets may not be solely a function of your investment strategy, but may include a comprehensive insurance approach to protect you against an array of financial risks, most especially health care. In addition to wealth protection, you can also now be seriously contemplating a number of important estate and legacy objectives.

Even though your **mortgage** may be paid off—and thus released of the lender's requirement to have homeowners insurance—it remains important to consider coverage against property loss and exposure to personal liability. Now is an ideal time to review your policy as the cost of replacing your home and the belongings contained therein may have grown over the years. Also, consider an umbrella policy, which is designed to help protect against the financial risk of personal liability.

There are several key **health** insurance issues facing empty nesters and retirees. If you retire prior to age 65 when Medicare coverage is set to begin, you will need coverage to bridge the gap between when you retire and when you turn 65. If your spouse continues to work, you may want to consider getting yourself added to his or her plan, though you may need to wait until the employer's annual enrollment period.

The financial obligations that drove your **life insurance** needs while you were raising a family may have evaporated. However, you may find new needs arising from estate issues, such as liquidity, creating a legacy, etc. Several factors will affect the cost and availability of life insurance, including age, health and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance.

For some, **Long Term Care** Insurance is a priority in this stage of life. With the expense of children in the rearview mirror, you can now turn your focus to buying protection against potentially the most significant health-care expense you are likely to face in retirement. Designed to pay for chronic, long-lasting illnesses and regular care, whether in-home or at a nursing home, extended care insurance coverage is critically important since most of these costs are not covered by Medicare.

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