



9 Factors to Consider for a Retirement Plan:

1. Initial Capital – The current retirement nest egg. Can you boost your investment assets by selling personal assets, such as expensive cars or vacation homes, and adding the proceeds to your capital base?
2. Future savings – Planned additions to the nest egg between now and retirement. Can you increase your contributions to IRA's, 401K's and/or other qualified plans to the maximum allowed? If you are already contributing the maximum, can you set aside non-qualified money in other investment strategies?
3. Spending level – Living expenses – Can you pay off debt now to free up more money for savings? Can you cut back on planned expenses in retirement, including travel or expensive hobbies?
4. Age of retirement – Although you may want to retire at age 55, are you willing to work to age 62, when it is possible to obtain Social Security benefits?
5. Years in retirement - How many years do you expect to spend in retirement? Is the life expectancy used in your retirement plan consistent with IRS life expectancy table? Has your family history been taken into account?
6. Pensions – If you are not currently working for an employer who offers a pension plan, can you switch jobs in time to accumulate a pension from a new employer (must work a minimum of five years for the new firm in order to be vested in its pension plan)?
7. Working in retirement – Earned income in the retirement years. Would you entertain the idea of working part-time in retirement? Many retirees work part-time as consultants or contract employees in their previous fields, or branch out to an entirely new line of work in retirement.
8. Adjusting retirement lifestyle – Changing portfolio withdrawal rates in relation to investment returns. Are you willing to cut back on discretionary items, such as expensive vacations or gifts, in years when your portfolio return is less than expected?
9. Redirect dependent support – Move some money from supporting dependents to retirement savings. Are you footing the full bill for your children's college education at the expense of your own retirement? There are other options for college funding - scholarships, loans, work-study grants, part-time jobs while in school – but no such other options exist for funding retirement.

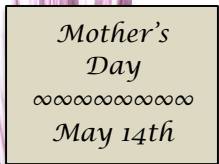
Please contact our office if you would like to discuss any of the factors or if you are having trouble starting a Retirement Plan. We are here to help guide you or create a plan for you.

HAVE YOU HAD A FINANCIAL CHECKUP?

Advisors meet with clients to review their needs and discuss goals. The key is to view meetings as a process and not a stand-alone event. They are the most visible element of your "continuous client service experience." Contact us to set up your next meeting at 954.974.3266.

The origin of Mother's Day

goes back to the era of ancient Greek and Romans. But the roots of Mother's Day history can also be traced in UK where a Mothering Sunday was celebrated much before the festival saw the light of the day in US. However, the celebration of the festival as it is seen today is a recent phenomenon and not even a hundred years old. Thanks to the hard work of the pioneering women of their times, Julia Ward Howe and Anna Jarvis that the day came into existence. Today the festival of Mother's day is celebrated across 46 countries (though on different dates) and is a hugely popular affair. Millions of people across the globe take the day as an opportunity to honor their mothers, thank them for their efforts in giving them life, raising them and being their constant support and well wishes.



Thank you to all the MOMS!

Source: <http://www.history.com/topics/holidays/mothers-day>

Amongst other holidays May celebrates

Older Americans

A meeting with the National Council of Senior Citizens resulted in President John F. Kennedy designating May 1963 as Senior Citizens Month, encouraging the nation to pay tribute in some way to older people across the country. In 1980, President Jimmy Carter's proclamation changed the name to Older Americans Month, a time to celebrate those 65 and older through ceremonies, events and public recognition.

Source: <https://oam.acl.gov>

Best Apps for Flying

Your Airline's App

At a minimum, your airline's app will let you review your reservation, check in and have a mobile boarding pass. This is the beauty of smartphones and tablets: You have one less thing to print out and one less piece of paper to keep. While waiting to go through security, just pull up your boarding pass on your screen, and you're on your way. Most apps will also show a seat map, and some will let you manage your mileage and reward points. Jet Blue's app sends check-in reminders and real-time updates with flight delays or changes, and it lists the movies and TV shows you can expect to watch once you're on board. United's app lets you access upgrade and standby lists and share your reservation with your favorite social network.

TripCase

If you're someone who's frantically searching your email inbox for flight, hotel and car reservations the night before a flight, TripCase is for you. It lets you organize all your reservations in one place, and you can share your itinerary with family and friends — alerting them to travel plan changes and delays. Just forward your online reservation emails to TripCase, and voila! An itinerary is generated for you and stored in the app. Or you can enter the pertinent information in the app manually in the drop-down categories.

SOAR

Nervous fliers should keep this app open during the flight. Created by an airline captain and a licensed therapist, SOAR uses cognitive behavioral techniques to help ease your anxiety. The app offers a "G-force meter," which measures the current G-force of the plane and offers a reassuring explanation that turbulence isn't a safety issue for planes or pilots. The app also provides a "turbulence forecast" so you can anticipate when bumps are coming up, along with other general weather information. For people who take comfort in more information, the app also gives detailed explanations on how flying works and how airplane safety is maintained. It also discusses the backup systems that are in place when something goes wrong and the safety systems that prevent pilot error.

GateGuru

Need a quick snack during your layover but you're not sure what the best options are? There's an app for that. GateGuru is a worldwide airport guide to restaurants, cafes, shops and even free Wi-Fi. There are also ratings and reviews to help cut down decision-making time. (Why grab a bag of trail mix when you know there's a Shake Shack six shops down?) Along with takeoff and arrival information, the app provides estimated TSA wait times for your various checkpoints.

Duolingo

While you have some uninterrupted time on your hands in-flight, why not learn something? How about a few phrases in a foreign language? Even if you aren't traveling out of the country to put your skills to the test, you can quickly pick up some basics and stretch your mind at the same time. Duolingo's simple fonts and icons set the tone: Learning a language can be easy. Each lesson builds on the last, focusing on speaking, listening and translation. The app keeps track of how you're advancing and how often you're practicing. English speakers can learn 16 languages, including Spanish, Danish, Turkish and Ukrainian.



Please tune in on Sundays to WBZT
1230 on your AM dial from 9am - 11am.

Client Celebrations!

*"May Your Birthday Be Wrinkle-Free and
Your Age Be Permanently Pressed"*

Client Birthdays

Salina Baker
Sindee Winkler
Jan Auerbach
Larry Auerbach
Ruth Johnson
Marjorie Morrow
JoAnn Green
Allen Rosenfeld
Karen Waterhouse
Mary Nelder
Michael Tucker
Clinton Burnett
Patrice Sonnelitter
Robert Lake, Jr.
Sandra Smith
Greg Williams
David Kraus
Vincent Mottola
Carol Felner
Colin Craig
Christine Merchant
Pamela McMahon
Stephen Lichtman



Wedding Anniversaries

Michael and Frances Tucker
Clinton and Reina Burnett
Stewart and Carol Goodman
Joseph and Lorraine Cisario



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Rosie's RECIPE CORNER



Lemon-Caper Deviled Eggs with Fried Oysters

When I saw this recipe air over the weekend, I just had to forward it on. This looks amazing and I'm making it this weekend. Thank you Katie Lee of Food Network!

<http://www.foodnetwork.com/recipes/katie-lee/lemon-caper-deviled-eggs-with-fried-oysters>

Share your favorite recipes with us and I will post them on our newsletter. Send recipes to rosie@priebeinvestmentplans.com.

