



Informed & Insured

One word, gratitude. - This past year has been one to cherish.

Hello everyone! If this is your first time reading, welcome!

This newsletter is geared towards providing my clients and friends with a "fun read". Something educational, positive, light and at times a little random.

If you would like to hear about a specific topic feel free to email!

Fitness & Financial

Slow and steady wins the race. This relates to both fitness & finance. How many times have you crash dieted and gain all the weight back plus more?

Money works the same way. I see clients get so excited to save & plan that they sometimes over extend themselves.

When we over extend our health & finance goals, we go from excited to stressed and then end up back where we started. It's ok to start slow and work your way up. Create a time line where you increase your goals monthly. I promise time will fly by!

Between the new clients I've helped and current clients I've gotten to know better. They have truly made this an amazing year. For those of you reading this, I am so grateful for each of you. You all hold a special place in my heart and I'm excited for the years to come.

This past year has also led me to new friends and partnerships within my community that I am very thankful for. They have supported me, helped me, inspired me, motivated me and much more.

Biggest lesson I've learned: There is still so much kindness around us, we just must stop, be present and reflect often to realize it. Thank you all!

Has Retirement Planning Changed?

Have you ever heard of the "three-legged stool" of retirement? This stool consisted of pensions, employer investment retirement plans (Ex: 401k) and Social Security. Once considered the ideal retirement model is now falling short.

- According to the Bureau of Labor Statistics, just 48% of private sector employers offer defined contribution or defined benefit pension plans, and only 8% offer traditional defined benefit plans,¹ thereby eliminating a guaranteed source of lifetime income.
- Employers providing retirement investment plans. Yes, still available but may not have quite as fruitful of a match as they once did. We are also seeing an increase in people starting their own company which leaves them in charge of their own benefits.
- Social Security benefits replace about 40% of the average worker's salary.¹ What's more, the Social Security trust fund is expected to deplete its reserves by 2034 and will be able to fund approximately 75% of benefits after that.¹

So now what? Well it simply means we must be pro-active and do our own planning. With people living longer than ever, it's important to make sure the money you have set aside will last the rest of your life.

For example: If you think you'll need additional income and do not have a pension, a lifetime income annuity can be an excellent way to supplement a pension or a social security deficiency.

There are many ways to supplement all 3 sources so that you can still enjoy a long and fulfilling retirement.

¹ "Employee Benefits Survey: Retirement Benefits," Bureau of Labor Statistics, March 2017.

Hunting Season Update – Let's talk weather conditions!

So, we are home safely from our Illinois trip! We hunted in what felt like every weather condition known to man. I learn so much every year and this was no different. Total time in a stand was about 40-45 hours.

A few hunts were in the rain. One pro about the rain is the deer's sense of hearing. The leaves are wet therefore you don't hear a loud "CRUNCH" as you're walking to your stand. The con is you can't hear the deer either so you're extremely dependent on your eye sight. Another pro is the deer's sense of smell. If you were in the woods earlier that day the rain acts as a scent eraser clearing your human scent. I've also read that deer feel safe moving in the rain. The biggest buck I saw the entire trip was in the rain about 90 yards out so maybe that's true!

We had a few days of high winds with 30+ mph gusts. This is my least favorite weather condition. At times I was so cold I was literally in pain. Sometimes you can find a good place to sit between 2 hills that will protect you from the wind. Some people prefer to sit in heavy timber when it's windy because the deer may feel less vulnerable in these areas. Again, just keep your eyes peeled because you won't hear a thing in heavy winds.

My favorite time to sit (like many) is the "silent days". When there is a cold front, slight overcast, no wind, no snow and no rain. It's so peaceful and the deer are usually moving. Especially if it's during the rut. We take advantage of these days and will sit as long as possible.

Overall, we left empty handed this year but that's how it goes with bow hunting. You can see a million-trophy deer but if they aren't close enough then you don't take the shot. There are calling techniques but sometimes they just don't care! All you can do is learn, adapt and try again. Still had a ton of fun with family and made great memories.

Note: I am now providing complementary educational workshops on several topics for groups of employees. If you would like me to host a workshop for your employees, please reach out. My contact information is below.



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