

Life Planning Retirement Group Bulletin

APRIL 2023

TAX DAY

APRIL 18, 2023

Other
Important
Dates and
News:

STAY
TUNED for
Pillar #3 in
the LPRG
May
Bulletin

PASSOVER
April 5 – 13

GOOD
FRIDAY
April 7



HAPPY EASTER
April 9



THE 3 PILLARS OF SUCCESSFUL RETIREMENT PLANS

PILLAR #1: A Holistic Income Strategy
PILLAR #2: A Market Readiness Strategy
PILLAR #3: A Forward-Thinking Strategy

In this month's issue we will discuss
Pillar #2: A Market Readiness Strategy.

If you're within 5 years of retirement, you're in a critical period – if you take action now, you may still be able to make up for past mistakes. The decisions you make now will define your retirement lifestyle and your ability to retire successfully.

“Optimism is the faith that leads to achievement. Nothing can be done without hope and confidence.” —Helen Keller

This checklist below is designed to highlight your strengths and weaknesses for retirement preparation.

PILLAR #2: A Market Readiness Strategy

- I have completed a risk questionnaire and understand all the risks I'm taking with my retirement savings.
- I understand that my investing strategy will need to change in retirement, so I don't run out of money later in life.

- My income strategy includes guaranteed income to help protect my Lifestyle from market volatility. I understand “sequence-of-returns” risk and that withdrawing too much when my portfolio has lost value can have a lasting negative effect on my retirement.
- I have run multiple portfolio scenarios with different growth and inflation assumptions and am confident that my withdrawal needs are “safe.”
- My income plan is flexible, and I've planned for the inevitable ups and downs of the stock market.
- A financial professional has reviewed my market plan and assumptions to identify any problems.

Turning your savings into enough income to last the rest of your life is complicated — and frequent rule changes make it complicated to navigate alone. The Life Planning Retirement Group can help you stay focused and achieve your retirement dreams even in times of uncertainty.

We offer one-on-one, educational zoom calls. Click on our logo below to schedule one today to start planning for your well- deserved retirement!



HEALTH IN THE NEWS

Reading Shakespeare revs up the brain

Researchers at University of Liverpool say they are starting to understand why Shakespearean plays have such a big effect on readers. There is new evidence that the language in the bard's works excites positive brain activity in those exposed to it.

Shakespeare, researchers say, used a linguistic technique they call "functional shift," by writing sentences in which a noun often serves as a verb. This means that the brain perceives the meaning of the word before it understands the function of the word in the sentence. Take "he godded me" from the tragedy of Coriolanus, this phrasing forces the brain to work backward from the way it usually functions and causes a peak in activity in order to understand what the bard is trying to say.

"[It's] similar ... to putting a jigsaw puzzle together," says Professor Philip Davis of U of L's School of English. "If it is easy to see which pieces slot together you become bored of the game, but if the pieces don't appear to fit, when we know they should, the brain becomes excited. By throwing odd words into seemingly normal sentences, Shakespeare surprises the brain and catches it off guard in a manner that produces a sudden burst of activity—a sense of drama created out of the simplest things."

Researchers are excited about the new findings saying that new technology and studies are allowing them to peer at the very motions of the mind.

Vegetarianism linked to high IQs in kids

If you've got a smart kid on your hands, he or she may end up being a vegetarian, a study by the British Medical Journal has found. Intelligent children are more likely to be vegetarians when they become adults, researchers say.

Research has also found that vegetarianism may be linked to lower cholesterol levels and reduced risk for obesity and heart disease later in life. The findings might help explain why children who score higher on IQ tests tend to have lower risk of heart disease later in life.

In the study, a higher IQ at the age of 10 was associated with an increased likelihood of becoming a vegetarian by age 30. This relationship was found to be in part due to higher levels of education and occupational social class. But even after adjustments were made for these factors, the findings remained significant.

The study involved 8,179 men and women who were 30 years old and whose IQ was tested when they were 10.

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RECIPE OF THE MONTH

Strawberry Papaya Salad



This salad is a perfect mix of sweet, fresh and savory. It is vegetarian and with a few easy tweaks can be vegan.

Ingredients

Salad

8 cups of your favorite mixed greens
1/2 large papaya seeded and cubed
1-pint strawberries hulled and halved
1/2 medium, red onion thinly sliced
1/2-pint yellow grape tomatoes
1/2 English cucumber thinly sliced
1/4 cup shredded red cabbage
1 large avocado cubed
4 ounces blue cheese crumbled

Lemony Vinaigrette with Sumac

1/3 cup fresh lemon juice
2 teaspoons Dijon mustard
1 teaspoon honey use pure maple syrup to keep this vegan
1 teaspoon ground sumac
3/4 teaspoon fine sea salt
1/2 teaspoon ground black pepper
2/3 cup extra virgin olive oil

Instructions

In a jar or small bowl, whisk together the dressing ingredients. Set aside.

On a large platter, arrange your mixed greens. Top with the remaining ingredients and as much dressing as you'd like.

There will be plenty left over to use on other salads. If you'd like, sprinkle a bit more sumac on top. Serve.

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