

# Life Planning Retirement Group Bulletin

July 2023

**HAPPY  
INDEPENDENCE  
DAY!  
JULY 4<sup>th</sup>**



As we celebrate this day of freedom, I encourage you to reflect on your personal financial goals and dreams and think about what financial independence means to you.

Is it about providing a secure future for your family, pursuing your passions without financial constraints, or attaining a worry-free retirement that allows you to enjoy life to the fullest? My mission is to help you achieve your unique version of financial independence, by understanding your aspirations, hopes and challenges, and circumstances.

Wishing you and your loved ones a joyful Independence Day!  
*Gary A. Szewczyk*

## Retirement Income Shock Absorbers

[click here to request a copy of free guide](#)



## ARE YOU CONCERNED ABOUT OUTLIVING YOUR RETIREMENT SAVINGS?

Saving enough for the future is a top goal for many people, especially as the years spent in retirement continue to grow. Nearly four in ten pre-retirees say they are very concerned about outliving their assets. Creating a retirement plan is now more critical than ever. Including an annuity as part of your overall financial strategy can help you grow and protect your retirement savings while providing income for the future.

An annuity is a long-term contract between you and an insurance company where in exchange for lump-sum or periodic payments, you can receive an income stream in retirement. These products are specifically designed to help you address the risk of outliving your retirement savings and offer more financial security to your retirement plan.

Annuities are designed to provide income for the future and help supplement Social Security benefits, investments, and other retirement savings. They can be customized based on your financial goals, risk profile, and retirement timeline.

It's important to explore your options and to work with a financial professional to gain a clear picture of your needs.

## BENEFITS OF AN ANNUITY:

### No annual contribution limits

Unlike some other retirement savings vehicles, some annuities may not have a limit on the amount of money you can put into it every year. Certain restrictions may apply based on the annuity contract.

### Tax-deferred growth potential

You will only have to pay income taxes on any earnings from your annuity once you begin making withdrawals.

### Possible downside protection

Fixed Index annuities offer growth potential without the risk of losing premium due to market downturns while not being directly invested in the stock market.

### Legacy benefits

Some annuities offer a death benefit to maximize the legacy you pass to your beneficiaries.

### Lifetime income benefits

To help provide income you can count on for the rest of retirement, certain types of annuities offer a guaranteed income option.

For more information on what type of annuity may work for you, click on our logo below to schedule a one-on-one, educational zoom call so we can help you live a stress-free retirement!



## HEALTH IN THE NEWS

### **Why you should say yes to blueberries**

While nutrition science is finding reasons for adding berries of all kinds to your diet, a new study has found that blueberries contain a compound that can potentially prevent colon cancer. The study, a joint venture of Rutgers University and the Department of Agriculture found the compound, pterostilbene, a potent antioxidant that is abundant in blueberries could prevent cancer in animals, and possibly has the potential of being developed into a preventative pill.

Antioxidants found in many fruits, vegetables and whole grains are showing potential for fighting colon cancer, the second leading cause of cancer death in the United States. Experts say that the blueberry won't cure cancer, but represents an attractive new strategy for preventing the disease.

In the study 18 rats were given a compound to induce colon cancer. Nine rats were fed a balanced diet; the other nine were also given a pterostilbene supplement. At the end of the eight-week study, the rats that were fed pterostilbene showed 57 percent fewer precancerous lesions than those fed merely a balanced diet.

Researchers say the compound also reduced other risk factors for colon cancer such as inflammation and colonic cell proliferation. Other studies have found evidence that blueberries possibly prevent memory loss and heart disease.

### **Grab cucumber to solve some common problems**

The humble cucumber can be useful for more than salads. Here are a few creative uses for this common vegetable:

- Battle the mid-afternoon slump. Instead of guzzling a Red Bull, try nibbling a cucumber. It contains B vitamins, Vitamin C, calcium, and other nutrients that can perk up your energy level.
- Replenish Nutrients: With their sugar and electrolytes, cucumbers can replenish nutrients lost, helping you wake up refreshed and headache-free.
- Soothe your tired eyes. Place a slice of cold cucumber over each of your eyes for about 15 minutes. The moisture will cool your skin and allow the blood vessels in your eyes to contract, easing the swelling.

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## RECIPE OF THE MONTH

### Berry Patriotic Chia Seed Pudding



Celebrate berry season and summer holiday weekends with a festive berry patriotic chia seed pudding. This recipe is paleo, vegan, gluten free, and dairy free.

#### **Ingredients**

##### *Plain Chia Pudding Ingredients*

2 cups of unsweetened almond, coconut milk  
1/2 cup organic chia seeds  
1 teaspoon pure vanilla extract  
1/2 teaspoon cinnamon

##### *Berry Patriotic Chia Seed Pudding*

8 large strawberries, stems removed  
3 ounces raspberries  
6 ounces blueberries  
2 cups chia seed pudding

#### **Instructions**

##### *Plain Chia Pudding Instructions*

Pour 2 cups of almond milk in a mason jar and add the chia seeds, vanilla and cinnamon and stir. Let sit overnight, stirring once or twice.

##### *Berry Patriotic Chia Seed Pudding Instructions*

Place clean strawberries and raspberries in a food processor and blend until smooth. Pour the berry mixture into the bottom of 4 small mason jars or bowls and place in the freezer until set, about 15 minutes.

Set the chia seed pudding in an even layer, on top of the strawberry - raspberry mix.

Top with blueberries and enjoy!

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