



SEPTEMBER 2021 NEWSLETTER

5 Facts You Will Want to **KNOW ABOUT STRESS**

We all experience it. Even reading the word increases stress.

When you feel it, your adrenal glands go to work to produce more stress hormones that prepare your body for emergency action – fight or flight. Like running from a grizzly bear.

But normally, we aren't running from a bear. At least not a physical bear.

Rather, we are dealing with modern bears. Relationships, financial worries, work issues, time constraints, and more.

Some stress is good. Too much, not so good. Here are 5 interesting facts you might want to know (don't stress out, though):

- Stress can make you gain weight
- Stress can kill brain cells
- Stress is linked to all six leading causes of death
- Stress alters your blood sugar
- Women are generally better at dealing with stress.

"Oh, great," you are saying. Stressing about stress.

In a recent study of 1,200 elderly people, the participants were asked what their biggest regret was in life. Many stated, "I wish I hadn't worried so much."

From the vantage point of late life, the study showed that if people had the chance, they would love to be able to regain all the lost time they spent fretting anxiously about the future.

Stress is an obstacle to retiring abundantly. It robs us of joy.

Having the right plan in place and updating it regularly will significantly reduce your stress about the future.

Not sure if you are on the right path?

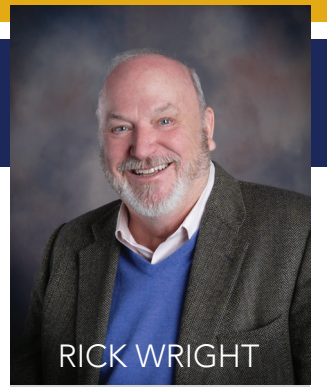
Get your plan stress-tested.

Our testing process unveils unknown and unknown pitfalls and gaps in your current plan. There's nothing to lose and everything to gain.

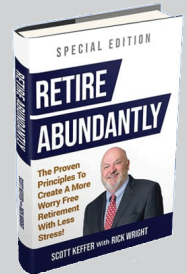
And... it's the clear path to less stress.

"Dare to live the life you have dreamed for yourself. Go forward and make your dreams come true."

- Ralph Waldo Emerson



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Top Money Fears...

What are you most afraid of?

Here are the top five fears:

1. Public Speaking
2. Heights (my knees tremble)
3. Going to the dentist
4. Snakes (I hate snakes)
5. Flying

In truth, everyone is afraid of something.

As you get older, your fears change. According to a recent AARP study, **66% of people over 45 fear running out of money more than dying!**

That's two out of three. More afraid of running out of money than dying!

It really is a gut-wrenching feeling to NOT have the answer to the question, "Will I have enough?"

The Wall Street Journal reported that, "Only one in three is prepared to live into their 90s."

Others wonder, "Will I have to depend on family at some point?"

Is your financial plan designed to support you predictably over a long life?

If so, enjoy. If you aren't, there is good news.

It is possible to answer that question with a resounding "yes."

Take action today... and eliminate THAT fear.

We have a very effective tool to help you determine how long your present plan will take you. Give us a call.

This Will Bankrupt Many...

Can you name the number one cause of bankruptcy?

The answer is unpaid medical bills.

It seems that U.S. bankruptcies resulting from unpaid medical bills affect nearly 2 million people a year.

About 1 out of 5 will struggle with health-care-related bills.

Around 11 million people will take on credit card debt to pay for medical bills... and 15 million will lose their savings to medical bills!

Fidelity updates the cost of health care on a regular basis.

Their Retirement Health Care Cost Estimate projects that a couple, both aged 65 and retiring in 2015, can expect to spend an estimated \$245,000 on health care.

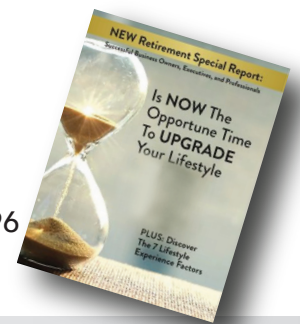
That figure has increased 29 percent since 2005 when it was \$190,000.

A quarter of a million-dollar hit on your capital can put a strain on your future financial security. And that doesn't include the high cost of long-term care.

You can't control the increases in the future cost of medical expenses or long term care.

You can control whether you are better prepared.

We are happy to show you how.



For a copy of our latest Special Report, contact us at 912.205.6996 or visit www.coastaltaxcenters.com/retirement-special-report/.



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