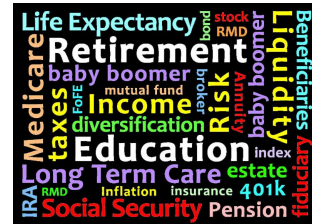


Retirement Insight

Fellowship of Fiduciary Education

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Fellowship of Fiduciary Education, LLC.

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Rate Watch

S & P	2,178.50
NASDAQ	4,797.50
Dow	18,522.00
Oil	48.05
EUR/USD	1.1321
Gold	1,338.60
10 Year Treasury	1.568
1 Yr CD	1.30% APY
3 Yr CD	1.60% APY
5 Yr CD	2.00% APY
30 Yr Fixed Rate Mortgage	3.37%
15 Yr Fixed Rate Mortgage	2.68%

*Rates taken from Yahoo Finance and Bankrate.com 8/19/16

Brain Teasers

What is unusual about the following words: revive,

Think About Your Lifestyle Before You Retire

Sometimes planning for retirement isn't entirely about money.

How many words have been written about retirement? It's a preoccupation for many, and we devote so much time, thought, and energy toward saving for the last day we go to work. Saving and investing in such a way that we no longer have to work may seem ideal at first, but it raises a question: what do you have planned for all of that free time?

What do you do with your first day?

Maybe you finally take that big vacation you've been talking about. Or, perhaps, it's time to catch up with your kids, grandkids, and other extended family. But, eventually, you come home from a vacation or a visit.

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When Is Social Security Income Taxable?

The answer depends on your income.

Your Social Security income could be taxed. That may seem unfair, or unfathomable. Regardless of how you feel about it, it is a possibility.

banana, grammar, voodoo, assess, potato, dresser, uneven?

Look for the answer in our next newsletter!

See below for the answer to last month's brain teaser...

All students in the physics class also study math. Half of those who study literature also study math. Half of the students in the math class study physics. Thirty students study literature and twenty study physics. Nobody who studies literature studies physics. How many students in the math class study neither physics nor literature?

Answer: If there are 20 physics students who all take math, and half of the math students study physics there must be 40 students in the math class. If half of the 30 literature students take math then 15 of them take math. Since none of the literature students study physics only 5 students in the math class study neither physics nor literature.

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Seniors have had to contend with this possibility since 1984. Social Security benefits became taxable above certain yearly income thresholds in that year. Frustratingly for retirees, these income thresholds have been left at the same levels for 32 years.¹

Those frozen income limits have exposed many more people to the tax over time. In 1984, just 8% of Social Security recipients had total incomes high enough to trigger the tax. In contrast, the Social Security Administration estimates that 52% of households receiving benefits in 2015 had to claim some of those benefits as taxable income.¹

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Life Insurance ... Is It Time?

Have you been putting it off?

According to the insurance industry group LIMRA and the nonprofit Life Happens, 43% of Americans have no life insurance.¹

Why don't more young adults buy life insurance? Shopping for life insurance may seem confusing, boring, or unnecessary. Yet when you have kids, get married, buy a house or live a lifestyle funded by significant salaries, the need arises.

Finding the right policy may be simpler than you think. There are two basic types of life insurance: term and cash value. Cash value (or "permanent") life insurance policies offer death benefits and some of the characteristics of an investment - a percentage of the money you spend to fund the policy goes into a savings program. Cash value policies have correspondingly higher premiums than term policies, which give you death benefits only.

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