

Retirement Insight

Fellowship of Fiduciary Education

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Fellowship of Fiduciary Education, LLC.

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Rate Watch

S & P	2,163.00
NASDAQ	4,618.25
Dow	18,525.00
Oil	44.14
EUR/USD	1.0993
Gold	1,316.40
10 Year Treasury	1.58
1 Yr CD	1.26% APY
3 Yr CD	1.66% APY
5 Yr CD	2.05% APY
30 Yr Fixed Rate Mortgage	3.41%
15 Yr Fixed Rate Mortgage	2.70%

*Rates taken from Yahoo Finance and Bankrate.com 7/20/16

Brain Teasers

Money Habits That May Help You Become Wealthier

Financially speaking, what do some households do right?

Why do some households tread water financially while others make progress?

Does it come down to habits?

Sometimes the difference starts there. A household that prioritizes paying itself first may end up in much better financial shape in the long run than other households.

Some families see themselves as savers, others as spenders. The spenders may enjoy affluence now, but they also may be setting themselves up for financial struggles down the road. The savers better position themselves for financial emergencies and the creation of wealth.

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Bag Lady Syndrome

You must avoid it. Think about tomorrow, not just today.

No woman wants to end up a "bag lady" - impoverished, out of options, left to fend for

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?

Look for the answer in our next newsletter!

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

14 of the kids in the class are girls. 8 of the kids wear blue shirts. 2 of the kids are neither girls or wear a blue shirt. If 5 of the kids are girls who wear blue shirts how many kids are in the class room?

Answer: 19

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herself on the streets. Only a tiny percentage of women from affluent households will experience this retirement nightmare, but that does not mean the risk should be dismissed.

This is the financial circumstance you may fear more than any other. What can you do to counter that fear and guard against running out of money in retirement?

The first step is to plan. You must plan with the knowledge that you might outlive your spouse; that you might spend some, or even all, of your retirement alone. Because of your potentially longer lifespan and the lack of a spousal safety net, it is not unreasonable to assume that you may need 150% of the retirement money that a man in your situation might need.

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Why the Brexit Should Not Rattle Investors

Wall Street has rebounded so many times, so quickly.

Uncertainty is the hobgoblin of financial markets. Right now, investors are contending with it daily as the European Union contends with the United Kingdom's apparent exit.

Globally, many institutional investors have responded to this uncertainty by selling. Should American retirement savers follow their lead?

They may just want to wait out the turbulence.

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