



In a New City? Here's How to Get Your Social Life Back

If you've moved to a new city and you're feeling a little lonely, don't give up hope. Following are some tips to help you adapt:

If you're a worker bee, you're in luck. You have a built-in social circle or at least a place to start. But for retirees and the unemployed, it's not that easy. Realize that you have transferable skills and find yourself a volunteer job or take classes in a subject that has always interested you. You'll meet people and do what you love.

Walk or bike around your neighborhood and locate all those amenities you'll need, such as pharmacies, grocery stores and libraries.

Then, be a tourist in your new home. Consult tourist boards, buy guidebooks, ask people what they like about the city - and maybe receive an offer to show you around.

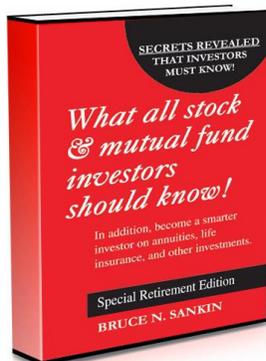
For those who like food, hot restaurants and the best markets are for sharing. Ask neighbors for suggestions.

Culture vulture? Find the local art gallery, museum or little theater group. You'll also find people who share your interests. If you're a sports fan, investigate local teams. Become a booster. Join a golf club or sign up for tennis lessons. You'll meet people and stay healthy.

Last, don't abandon your former life. Phone calls and emails are cheap and, who knows, you may find yourself showing off your new hometown to visiting old friends.

Worried you won't have money to retire?

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Is the Time Right for You to Buy an Annuity?

Many retirees without pensions are finding annuities a solid choice for financial security - but it's important to consider when to buy.

In today's economic and market environment, many retirees are concerned about running out of money during retirement. As a result, **they're turning to annuities, which are much like pensions.** *

You pay a sum of money to an insurance company in exchange for a fixed stream of income for life.

The downside is that it may not be the right time to buy an annuity. Today's interest rates are very low, and many annuity payouts are based on prevailing interest rates. As a result, some investors are concerned about buying an annuity for fear of being locked into the low interest rate for a lifetime.

However, **industry data shows that annuities are compelling options in today's interest-rate environment.** According to ImmediateAnnuities.com, as of May 14, 2011, a 65-year-old man paying \$100,000 for an immediate fixed annuity would receive \$7,600 a year for life. That's much more than he would receive from a \$100,000 investment, assuming he withdraws no more than 4% a year, which is a level many financial advisors recommend not be exceeded, according to The Wall Street Journal.

Annuity sales may attest to the appeal of annuities. Sales grew by 43% to \$7.6 billion from 2005 to 2010, according to The Wall Street Journal.

Your advisor can help you decide if annuities are appropriate for you and, if they are, help you select the appropriate annuity at the appropriate time.

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H. Ray Alkalai
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The Basics of Staggering Purchases

In today's low interest-rate environment, many retirees are concerned about buying annuities, **but there are strategies that could make annuities more appealing.**

With an annuity, you pay a sum of money to an insurance company in exchange for a fixed stream of income for life. The income you receive is often based on prevailing market interest rates.

Because today's interest rates are very low, some investors are concerned about buying annuities for fear of being locked into a low interest rate.

That's a valid concern, but there are strategies that can help, such as using the laddering approach that many investors employ when investing in bonds and certificates of deposit.

In other words, you stagger your annuity purchase over a number of years.

For example, you might divide your savings into five equal amounts and purchase annuities at five points over

the next 10 years. That said, staggering annuity purchases isn't a foolproof strategy.

Interest rates are currently low, but they could decline even further.

Additionally, while you are waiting to invest part of your savings, it may not be growing as much as you need it to in order to keep pace with inflation.

The good news is that there are other options. For example, you may be able to obtain a rider to your annuity to address the interest rate issue.

One annuity provider, for example, will permanently raise payments on the contract's fifth anniversary if interest rates have risen by two percentage points or more since the contract's inception.

Because annuities can be complicated, you may want give me a call. **I can help you determine if annuities are appropriate for you**, given your individual financial circumstances and goals and, if they are, help you develop an investment strategy.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future? If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered. I won't try to push you into buying insurance. I'll just give you the honest facts about your current insurance status.

Just give my office a call at **612-217-0157** to arrange an appointment for a no-fuss, professional consultation.

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Market, with
NO Downside!!!**

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