

NOV  
DEC  
2021

# IN THE KNOW



**PINNACLE**  
RETIREMENT ADVISORS

## NEWS YOU CAN USE

What's the first thing you want to do when you receive incredible news? You reach out to someone who's important to you to share. What do you do when something terrible happens? Hopefully, you reach out to a loved one for support. We rely on the people around us for emotional support during good and bad times. As much as this need for connection is ingrained in us, it also goes the other way.

This is the essence of giving back to the community - supporting others in the ups and downs of life just as they support you.

Why is it important to give back to the community? Because the secret to living is giving. True fulfillment doesn't lie in material possessions, following a certain path for your life or even in finding a passionate relationship. Those things are

all parts of achieving a good life. But the real meaning in life never comes from what you get, it comes from what you give.

Pinnacle Cares was created for our community to be a part of something bigger than me or you, it's a chance to make a difference. For more information on how you can be a part of Pinnacle Cares, call our office today or see future events on the back of this newsletter.



**GARY  
CRAWFORD**  
CO-FOUNDER/  
WEALTH ADVISOR

888-266-6064  
INFO@RETIREPRA.COM

RETIREMENTWITHPINNACLE.COM





## Kimberly's Center Toy & Clothing Drive

1 in 4 children will be victims of child abuse or neglect by age 18. Kimberly's Center empowers donors to make a measurable impact for a cause they can believe in, so children get the help, hope, and healing they need. Our office will be hosting a toy drive this holiday season to benefit Kimberly's Center. Help our Pinnacle family spread the holiday cheer! Call the office for more information on how to get involved. Please have any donations by December 10th.

*Inaugural Golf Tournament*

for benefit of  
The Nancy Renyhart Endowment  
for Dementia Education

**PINNACLE**  
RETIREMENT ADVISORS

*Tees Off for:*  
Hospice of Marion County  
Ocala Golf Club  
Friday, November 5, 2021  
Tee Time - 12:00 PM



### BOBBIE JO'S HOME

"As we close out 2021 and bring on 2022, our family is super thankful to be on the downhill slope of our New Home Construction! We began working on our property back in February of 2020. Starting from scratch, we had a great deal of work to do with a fence, barn, and the home. It has been a rocky road with building prices soaring, along with supply and demand constantly fluctuating. My husband and I lived in a camper for 14 months while our home was under construction! We hoped the building process would go quickly, but with both of us working and doing a lot of the labor ourselves, it has definitely been time-consuming. The breathtaking sunsets kept us motivated. We are excited to be doing the finishing touches and look forward to enjoying our new home moving forward!"

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## THE GOOD LIFE

# All-Inclusive Resort Vacations

There can be real cost savings and perks to booking an all-inclusive resort vacation. However, be aware that not all resorts are the same. Some may provide mediocre food and watered-down drinks, while others offer haute cuisine, top-shelf alcohol and even spa treatments included in the rate. As with many things, it can be a matter of getting what you pay for.

As a general rule, an all-inclusive resort charges one fee for lodging; all meals and snacks; (non-premium) alcohol and nonalcoholic beverages; and access to the gym, pool and sports facilities. They do not typically include free golf and spa privileges. Be sure to check out what is included, or you may find you're paying extra for Wi-Fi that your children take for granted.

Tipping is expected unless the venue publicizes a strict no-tipping policy. In fact, your level of tipping-as-you-go could be the difference between adequate service and staff that goes out of their way to accommodate your needs and requests.



Your resort experience can vary based on your desires. For example, you may be fine with a no-frills resort for a family-friendly vacation where the children just want quick, accessible meals. If you're looking for a higher-quality experience, search for luxury resorts that mainly cater to adults and boast fine dining, responsive service, and elegant or unusual accommodations.

*Lara Grant. Oyster. Feb. 15, 2021. "Everything You Need to Know About All-Inclusive Resorts." <https://www.oyster.com/articles/everything-you-need-to-know-about-all-inclusive-resorts/>. Accessed Aug. 2, 2021.*



## HOW TO ...

# Pay Off Your Mortgage Early

- Add additional cash to the principal each month via your monthly payment.
- Divide the amount attributed to monthly principal by 12, then add that amount to each monthly payment throughout the year.
- Make one additional monthly payment (for a total of 13) each year.
- Make periodic lump-sum payments toward the principal – this might come from a quarterly or year-end bonus, tax refund or required minimum distributions.
- Use inherited money or any unusual large monetary windfall for additional payments allocated to your principal.
- Refinance to a shorter term with a lower interest rate, such as refinancing a 30-year mortgage into a 15-year loan. While you'll pay closing costs, and monthly payments will likely be higher, overall, you will pay less in interest.

*NerdWallet. 2021. "Early Mortgage Payoff Calculator." <https://www.nerdwallet.com/article/mortgages/early-mortgage-payoff-calculator>. Accessed Aug. 10, 2021.*



## DOLLARS & SENSE

# Strategic Philanthropy

Americans made more charitable donations in 2020 than in 2019. In fact, gifts soared to a record \$471 billion – a 5.1% increase from the prior year. This is even more remarkable given the fact that the vast number of regular charitable fundraising events, such as walks and runs, were put on hold during the pandemic.

While individual contributions typically comprise the majority of charitable donations, the biggest increase last year came from foundations, which posted a 17% increase to the tune of \$88.5 billion in contributions. That's the largest share of donations ever from foundations. By contrast, corporate contributions dropped by 6% last year, which was no surprise since those gifts typically align with pre-tax profits and the national gross domestic product – both of which declined in 2020.<sup>1</sup>

For those seeking to make donations by the end of the year, consider some of the following strategies.

### Windfalls

You may have received a stimulus check this year and it's been sitting in your savings account because you

really didn't need that money. One good use is to donate those dollars to a charitable cause, perhaps to help out a food bank or other local organization. Note that for the 2021 tax year, single filers may donate up to \$300 in cash (\$600 for married couples filing jointly) as an above-the-line deduction. This means you don't even need to itemize to make a small but meaningful charitable contribution.

### Donor-Advised Funds

A donor-advised fund (DAF) is similar to having your own personal foundation. You basically make a gift to a tax-deductible account which is administered by a public charity that permits donors to recommend gifts to eligible charities. Contributions are deductible in the year they are made,

even if the money isn't dispersed that year. A DAF also enables donors to invest the money for a larger donation to the charities of your choice sometime in the future. Donor-advised funds can even accept stock donations, which is a good way to offload a highly appreciated stock in your portfolio without having to pay capital gains.

### Qualified Charitable Distribution

Investors older than age 70½ can make qualified charitable distributions (QCD) of up to \$100,000 a year. By giving instructions to have assets transferred from your IRA custodian directly to the charity(s) of your choice, you can reduce your IRA tax obligation and the balance subject to subsequent required minimum distributions (RMD).<sup>2</sup>

<sup>1</sup> *US News & World Report*. June 15, 2021. "Charitable Giving in the U.S. Reaches All-Time High in 2020." <https://www.usnews.com/news/business/articles/2021-06-15/charitable-giving-in-the-us-reaches-all-time-high-in-2020>. Accessed Aug. 9, 2021.

<sup>2</sup> *Christine Benz and Susan Dziubinski*. *Morningstar*. May 24, 2021. "Charitable Giving Strategies in 2021." <https://www.morningstar.com/articles/1035577/charitable-giving-strategies-in-2021>. Accessed Aug. 9, 2021.

**Donor-advised funds can even accept stock donations, which is a good way to offload a highly appreciated stock in your portfolio without having to pay capital gains.**

# New Blood Test to Detect Early-Stage Cancer



Did you know that each year, 70% of the nation’s newly diagnosed cancer cases don’t even have an available screening for early detection?<sup>1</sup> Even if there was a test for each type of cancer, imagine what it would be like if everyone screened for each type of cancer every year. For reference, consider that there are more than 100 types of cancer based on the organs or tissues where they form – such as brain cancer or squamous cell cancer.<sup>2</sup>

Many screening tools, such as a mammogram or a colonoscopy, are designed to detect only breast cancer and colorectal cancer. But what if there was a test that would screen for all types of cancer in one sitting? We are currently on the cusp of a breakthrough for one-stop-shop cancer screening.

Scientists have found that nearly all cancers leave their mark in one particular area: the blood system. Trace signatures show up as either DNA or protein markers that are associated with cancer. One cancer-detecting blood test currently undergoing patient trials is called CancerSEEK, and early data has revealed that it can detect most cancers. This includes some of the most fatal cancers, such as ovarian, lung and pancreatic cancer. The reason these cancers are so deadly is because most patients do not experience symptoms until they are in a very late stage.

CancerSEEK, developed by the cutting-edge cancer research company Exact Sciences, is a blood test that, simply put, aims to detect a whole host of different cancers all at once.

<sup>1</sup> National Cancer Institute. May 5, 2021. “What is Cancer?” <https://www.cancer.gov/about-cancer/understanding/what-is-cancer>. Aug. 3, 2021.

<sup>2</sup> Emily Pinto. KatieCouric.com. May 25, 2021. “How a Simple Blood Test May Soon Save Millions of Lives.” <https://katiecouric.com/health/blood-test-may-save-millions-of-lives/>. Accessed Aug. 3, 2021.

4	11	3	11	1	5	2	5	4
5	4	1	2	13	10	1	2	1
4	10	5	8	14	1	10	2	7
6	3	7	7	2	13	3	7	1
5	1	1	3	7	8	7	2	3
6	2	9	3	5	1	3	6	3
13	1	4	6	8	4	10	4	8
2	5	5	1	7	4	5	1	6
12	3	9	4	2	11	4	2	9

## BRAIN GAMES

### 15 Up

#### Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.



# ★ A SALUTE TO ★ Veterans

In honor of the federal holiday we observe on Nov. 11, here are **5 ways to recognize military service members.**



You probably know we celebrate members of our military — past and present — each Nov. 11. But do you remember the significance of that date?

Here's a quick refresher: Veterans Day originated as Armistice Day, commemorating the 1918 agreement between Allied nations and Germany that brought an end to World War I at the 11th hour of the 11th day of the 11th month. The name was changed in 1954 to honor U.S. veterans of all wars.

Here are five ways to pay tribute to the brave men and women who protect us:

- 1. Attend a Veterans Day event.**  
Parades and services honoring veterans can be found in cities across the country — and who doesn't love a parade? Consider asking a veteran to honor you with their presence at the celebration.
- 2. Donate your time, talents or resources.**  
Organizations supporting service members and their families include Disabled American Veterans, Folds of Honor, Wounded Warrior Project, Homes for Our Troops, the USO and more. Find an organization that stirs you and get involved.
- 3. Send a thank-you card or care package.**  
Small acts of appreciation can be huge spirit lifters. If you don't know someone who is serving, contact a nearby base or organization like Blue Star Moms to identify troops in need. Just remember, it's best to send gifts that are personal and practical.
- 4. Visit with a veteran.**  
We can't truly understand the sacrifices some have made if we don't take time to get to know them. Talk to a veteran — perhaps by visiting them at a VA hospital, some of which arrange Veterans Day events you can attend or help organize — then share their story with others.
- 5. Support veteran-owned businesses and employees.**  
Find veteran-owned businesses to support by visiting [buyveteran.com](http://buyveteran.com) or contacting your local chamber of commerce. And if you own a business, why not host a luncheon or event to recognize veterans who work for you or do business with you?

Sources: [military.com](http://military.com), [veteransunited.com](http://veteransunited.com), [navoba.org](http://navoba.org)



# Employer Health Care Plans: The Challenges Ahead

After World War II, companies began offering health insurance to compete for workers and attract more women into the workforce. Ever since, health care coverage has been inextricably linked to employment. However, we may see companies start to wean employees off this expensive benefit much as they did with pension plans.

After all, as health care costs have increased, employers have shifted more of this burden onto employees. We are moving in the direction toward workers having access to better cost savings by purchasing individual plans on the government exchanges. In fact, recent research has found that 41% of today's consumers would prefer that health insurance be dissociated from employment.

For one thing, being tied to a job for health care benefits is becoming less appealing. The more mobile the workforce, the less value employer-sponsored insurance offers. For example, if a worker changes jobs midyear, they are subject to a new health plan deductible and lose credit for prior paid expenses. Furthermore, the new plan may not offer access



to the same in-network providers, which could compromise continuity of care for themselves or family members.

Employers already have a lot on their plate dealing with new health and safety protocols and a remote workforce. There may come a day when the cost of providing a menu of health insurance benefits isn't worth the effort and expense.

*Leif O'Leary. Harvard Business Review. May 19, 2021. "Are Employer-Sponsored Health Plans on Their Way Out?" <https://hbr.org/2021/05/are-employer-sponsored-health-plans-on-their-way-out>. Accessed Aug. 10, 2021.*

## BRAIN GAMES

ANSWER KEY:

4	11	3	11	1	5	2	5	4
5	4	1	2	13	10	1	2	1
4	10	5	8	14	1	10	2	7
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6	2	9	3	5	1	3	6	3
13	1	4	6	8	4	10	4	8
2	5	5	1	7	4	5	1	6
12	3	9	4	2	11	4	2	9

cut here 



## RECIPE

### SPICED HOT CHOCOLATE COOKIES

#### INGREDIENTS

- 1 cup brown sugar
- 1/2 cup white sugar
- 2 eggs
- 1 stick butter
- 4 oz unsweetened chocolate
- 1 cup flour
- 1/2 cup cocoa powder
- 1/4 teaspoons baking soda
- 1 tablespoon cinnamon
- 1/2 teaspoon salt
- 1 teaspoon chili powder
- 1/4 teaspoon cayenne pepper, optional
- 1/2 cup chocolate chips
- 12 large marshmallows

#### INSTRUCTIONS

1. Beat brown sugar, white sugar and eggs
2. Melt the unsweetened chocolate and butter, allow to cool; mix into the egg and sugar mixture
3. Add all of the dry ingredients; mix thoroughly
4. Stir in the chocolate chips
5. Space out 12 cookies on a baking sheet
6. Bake at 350° for 13 minutes; remove cookies from the oven
7. Top each one with a large marshmallow
8. Broil for 30 seconds until the marshmallows have just started to brown



**PINNACLE**  
RETIREMENT ADVISORS

1328 SE 25TH LOOP  
SUITE 103  
OCALA, FL 34471

## **UPCOMING EVENTS**

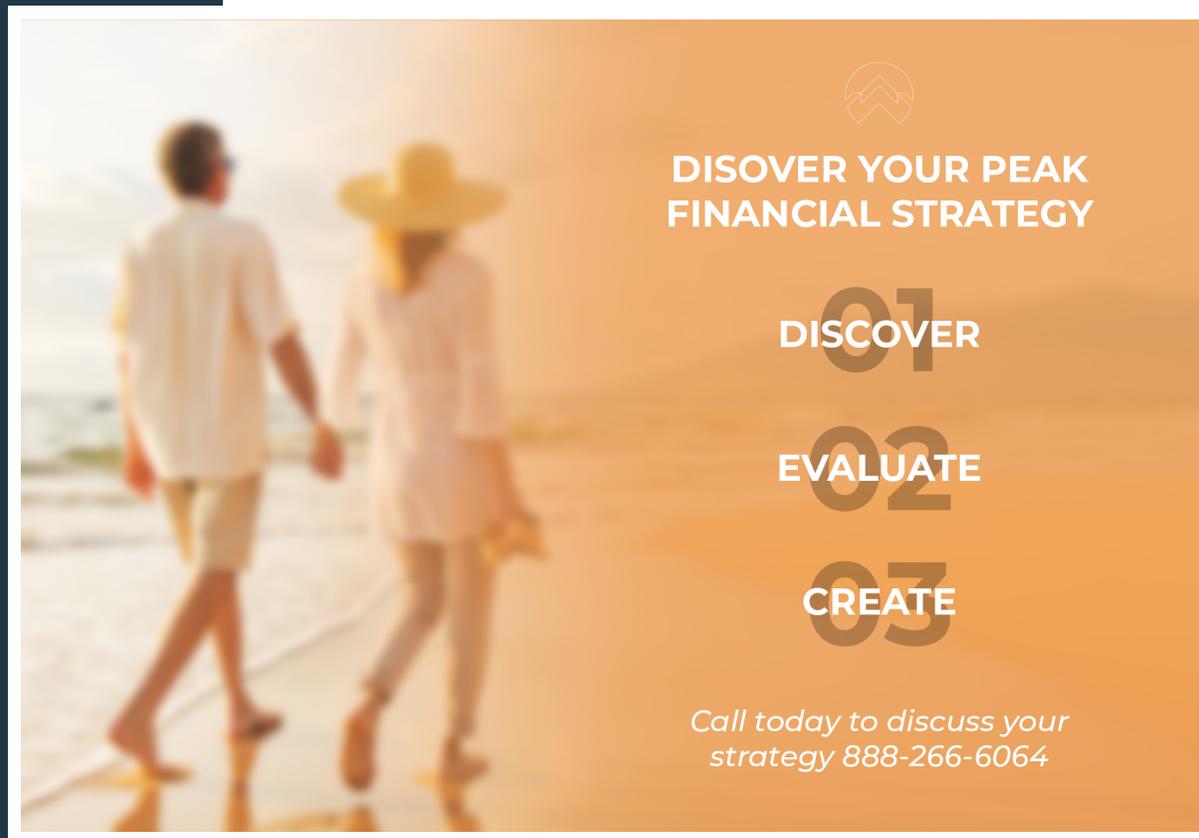
### **NOVEMBER**

5th GOLF TOURNAMENT

11th SEMINAR

### **DECEMBER**

10th DEADLINE FOR TOY DRIVE



**DISCOVER YOUR PEAK  
FINANCIAL STRATEGY**

**01  
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**02  
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**03  
CREATE**

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