

Retirement Wellness Report™



Alternative Assets Classes: Wine, Art, & Coins

Unlike traditional stocks and bonds, alternative asset classes are not only unique, but can also be very expensive.

An imperial bottle of 1947 Cheval Blanc wine was sold at auction for \$304,375 in November 2010, setting a world record for the most expensive single bottle of wine ever sold.

Not to be outdone, the rare 1794 Flowing Hair Silver /Copper Dollar sold for \$10 million in January of 2013. It was the first dollar coin issued by the U.S. Federal Government.

One step ahead of both is a painting by Pablo Picasso which sold at auction for \$179 million. The piece, Women of Algiers, exceeded price expectations and the previous record of \$142.4 million.

Source: Wikipedia.com



Need a helping hand with your retirement situation?

I can help. Call me today to schedule an appointment!

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How To Practice Being Happy In Retirement

Traditional means of practicing retirement can include trying to live on less, taking a long sabbatical from work, or keeping fit by developing an exercise routine. While each of those can play a key role in a successful transition to retirement, here are three lesser-known techniques that new and soon-to-be retirees can use to make a more meaningful transition.

Learn To Be Content

One of the biggest challenges facing new retirees is learning the art of being content. We're all programmed to be productive; to go out and do more, be more, and earn more. However, retirement's alleged freedom from the need to be productive can be more harmful than good if you're not prepared to deal with it. Developing a plan to help replace one's work identity, stay connected, and keep fit is crucial, however, there is also a need to learn how to do nothing. That does not mean being lazy or staying in bed all day. It means stopping to smell the roses; to be grateful for what you have accumulated instead of seeking more. Happiness, after all, is a state of mind, so begin by devoting time to reflect on these things and focus on feeling content.

Eliminate A Bad Habit

It's human nature to have a few bad habits. We often joke about simple pleasures or occasional indulgences, but everyone tends to do things that truly sabotage their life. These issues can be compounded when you're no longer working. The fact is, people don't change just because they retire. They tend to do the same things they did before, which mean things can snowball quickly if bad habits outweigh the good. To counteract this, pick a bad habit that may be holding you back and develop the mental discipline and create a support system to eliminate it. That way you'll have one less aggravation holding you back from creating a truly happy retirement.

Develop A Spiritual Life

Whether through meditation, organized religion, a personal relationship with a perceived higher power, or a connection with nature, the resulting spiritual connection may provide context for your life by defining the values and virtues you subscribe to and wish to integrate into your retirement. Whether it's serving others, seeking peace of mind, or preserving some aspect of life, a spiritual life can also connect you to like-minded people while providing solace and reflection during difficult times. By turning things over to someone or something outside themselves, retirees can eliminate some of the heavy burden that may come with the issue at hand, and create mental space for more positive and happy thoughts.

Whether you're one day or a few years away from retirement, if practice makes perfect, adding these three essential routines to your training and preparation for retirement can play useful roles in creating a happy and more joyful transition.

Email us how you plan to practice being happy in retirement or what you're already doing to keep smiling.



How Does Your Retirement Plan Compare To Others?

A common question from retirement savers is, "So how am I doing?" "How do I compare to others like me?" There's not always an easy answer simply because there's more to be looked at than the dollars signs at the bottom of a few statements. Here are three major factors investors need to consider when comparing their retirement plan with those of others.

Health and Family History:

Personal health is a key retirement concern, along with the cost of health insurance, prescriptions, and other associated expenditures.

Maintaining one's health can quickly level the retirement playing field. Those with an exercise regimen, healthy eating habits, and the ability to manage mental stress may have a leg up on those who simply have more money in a company retirement plan or rollover IRA. While it may not be easily quantifiable, good health can pay major dividends by allowing you to spend more on things such as travel or toys for the grand kids, instead of doctor bills and co-pays.

Mortgage and Car Notes:

Statistics suggest that not having a



Answer A: Thomas Jefferson

Jefferson not only appeared on a coin but also enjoyed collecting a diverse array of coins and money ranging from contemporary European issues to ancient coins. He also had a proper wine cellar built under what is now the West Wing to hold some 20,000 bottles he had collected during his ambassadorship in France.

Source: wine-searcher.com, funtimesguide.com



Which U.S. President was best known for his affinity of alternative asset classes including wine & coins?

- a) Thomas Jefferson c) Richard Nixon
b) Herbert Hoover d) Franklin Delano Roosevelt

See answer below left.

Maintaining one's health can quickly level the retirement playing field.

mortgage payment is a major factor contributing to happiness in retirement. Apparently, being free from one of life's biggest expenditures was not only a personal stress reducer but also made retirement savings go a lot further. That's an important distinction in the retirement comparison analysis because, while one investor may have more money saved than a counterpart, if they're making mortgage payments during the first 10 years of retirement, that higher amount won't be available for other things in retirement. In fact, it may not even be enough to cover those mortgage costs.

While those statistics didn't include car costs as part of the equation, the same factors apply to retirees with auto loans. Those with a car paid off may not necessarily need as large of a nest egg because they won't have a hefty payment going out the door every month.

Business Interest:

Whether it's your own company, a major interest in a partnership or some other arrangement, the revenue your business generates can be a major source of

retirement savings that doesn't make it into enough retirement plan comparisons. This is particularly the case when married couples don't understand the value of the business. It might be the actual business owner who doesn't know how to estimate the company's worth, or a spouse who feels they are behind in traditional savings but isn't taking into account the value of the business as part of their future plans.

While there is no static way to value the future sale of the business and other factors that may come into play, those who venture into the area of self-employment often have a built-in retirement savings plan that could equal much more than a traditional 401(k).

When it comes to answering the question, "How am I doing?" or "Where do I stand?" these three retirement planning guidelines can provide additional insight and comfort into how one really stacks up compared to those with traditional retirement accounts and savings.

We want to hear from you! Email us on where you stand and how you compare to others. Are you ready for every aspect of retirement?

