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Baked Broccoli and Artichoke Shells



INGREDIENTS

- 8 oz. medium pasta shells
- Kosher salt and freshly ground pepper
- 10 oz. broccoli, stalks peeled and sliced, florets separated
- 1/2 c. panko
- 1 c. grated Parmigiano-Reggiano
- 3 oz. thick-cut bacon, cut into 1/2 inch pieces
- 2 tbsp. unsalted butter
- 1/3 c. unbleached all-purpose flour
- 3 1/2 c. whole milk
- 1 c. grated sharp white cheddar
- 14 oz. quartered artichoke hearts, drained

DIRECTIONS

1. |Preheat oven to 425°F. Cook pasta in a pot of salted boiling water 4 minutes. Add broccoli and cook 2 minutes more; drain. Combine panko and 2 tablespoons Parmigiano.
2. |In a saucepan, cook bacon over medium heat until crisp, 4 to 5 minutes. Transfer to paper towels. Add butter to pan; melt. Whisk in flour; cook 1 minute. Slowly whisk in milk. Bring to a simmer; cook, whisking, until thickened slightly, about 4 minutes. Stir in remaining Parmigiano, cheddar, artichokes, broccoli, pasta, and bacon; season to taste.
3. |Transfer mixture to a 2-quart baking dish. Sprinkle with panko mixture. Bake until golden and bubbling, about 20 minutes. Let cool slightly before serving.

<https://www.marthastewart.com/1554436/baked-broccoli-and-artichoke-shells>



Jeffrey Bird-RICP®



Financial Focus

A Monthly Insight Into Your Finances
May 2022

The Four Phases Of Retirement

While there's nothing wrong with dreaming big about retirement, it's important to remember that how you think about retirement is likely to change over time. No matter how your circumstances change, you're likely to have four unique stages of retirement.

Phase one

The first phase is the pre-retirement phase. This phase kicks off roughly a decade before you punch the time clock for the final time. While financial services professionals generally urge you to begin saving for retirement as soon as you get your first paycheck, that money will typically be set aside and left alone to hopefully grow.

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Apple Pie Isn't Actually American at all

The next time you call something "as American as apple pie," you might want to consider the fact that neither apple pies nor apples originally came from America. Apples are in fact native to Asia, and the first recorded recipe for apple pie was actually written in England.

<https://www.goodhousekeeping.com/life/g25692093/random-trivia/?slide=6>

THE FOUR PHASES...

However, once you roll into your 50s and your pre-retirement clock begins ticking, it's time to actively start planning out your preferred retirement.

Perhaps the best first step in the pre-retirement phase is to simply define what your goals are and what you want your post-work lifestyle to be. If you have a spouse or partner, make sure you sit down together to see where your goals line up and how you can compromise on some of the areas where your goals differ.

Phase two

Phase two is the early years of your retirement. For a lot of folks, this phase tends to be expensive because your health and energy are both likely to be good. And when you combine that with your general excitement at finally being retired, well, that probably means lots of travel and other adventures.

But travel and adventures cost money. And, if you aren't careful, that pot of saved money you worked so hard for can begin to dwindle faster than you anticipated.

To that end, a part-time job after your retirement may be a solution. The extra money you bring in could help you fund some of those adventures, but it's more than that. It's getting out of the house and engaging with the world. And remember, you don't have to just take any old job. You could work part-time at the local zoo or an arts organization.

Phase two is also a good time to consider your current living arrangements. About 40% of retirees move after they stop working. Is it time to downsize? Do you have family you want to be closer to? This is a good point to consider some of those questions.

Phase three

Phase three is your middle retirement and is often the most expensive phase. This phase begins roughly 10 years into retirement, at which point you're likely traveling less and spending more time around home.

This is also the phase when healthcare expenses begin to tick up as you require more medical appointments and treatment. Many folks in retirement's third stage also find themselves with medical expenses like equipment and medically necessary upgrades to their homes.

Some of those additional medical services and equipment can come with plenty of sticker shock and many of them fall outside the scope of Medicare.

Phase four

The fourth phase of retirement is your later years. During this stage, it's very possible that healthcare will be your most significant expense.

In phase four, long-term care insurance may help you — and your money — withstand the financial tidal wave that comes with things like nursing homes, assisted living, and home healthcare services. And again, you shouldn't plan to use Medicare for these types of services. In some cases, Medicare may help modestly with some of those services and in other cases Medicare won't help at all.

SOURCE

<https://www.kiplinger.com/retirement/604089/the-4-phases-of-retirement>

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Baseball Lessons That Might Help Change Up Your Finances

Baseball stadiums are filled with optimists. Fans start each new season with the hope that even if last year ended badly, this year could finally be the year. After all, teams rally mid-season, curses are broken, and even underdogs sometimes make it to the World Series. As Yogi Berra famously put it, "It ain't over till it's over."¹ Here are a few lessons from America's pastime that might inspire you to take a fresh look at your finances.

Proceed One Base at a Time

There's nothing like seeing a home run light up the scoreboard, but games are often won by singles and doubles that put runners in scoring position through a series of hits. The one-base-at-a-time approach takes discipline, something you can apply to your finances. What are your financial goals? Do you know how much money comes in and how much goes out? Are you saving regularly for retirement or for a child's college education? Answering some fundamental questions will help you understand where you are now and help you decide where you want to go.

Cover Your Bases

Baseball players must be positioned and prepared to make a play at the base. What can you do to help protect your financial future in case life throws you a curveball? Try to prepare for those "what ifs." For example, you could buy the insurance coverage you need to help make sure your family is protected. And you could set up an emergency account that you can tap instead of dipping into your retirement funds or using a credit card when an unexpected expense arises.

Take Me Out to the Ball Game

The average cost of taking a family of four to a Major League Baseball game during the 2021 season was \$253. Costs varied across the league, with Red Sox fans paying the most and Diamondbacks' fans paying the least.

Expect to Strike Out

Fans may have trouble seeing strikeouts in a positive light, but every baseball player knows that striking out is a big part of the game. In fact, striking out is much more common than getting hits. The record for the highest career batting average record is .366, held by Ty Cobb.² As Ted Williams once said, "Baseball is the only field of endeavor where a man can succeed three times out of ten and be considered a good performer."³

So how does this apply to your finances? As Hank Aaron put it, "Failure is a part of success."⁴ If you're prepared for the misses as well as the hits, you can avoid reacting emotionally rather than rationally when things don't work out according to plan. For example, when investing, you have no control over how the market is going to perform, but you can decide what to invest in and when to buy and sell, according to your investment goals and tolerance for risk. In the words of longtime baseball fan Warren Buffett, "What's nice about investing is you don't have to swing at every pitch."⁵

See Every Day as a New Ball Game

When the trailing team ties the score (often unexpectedly), the announcer shouts, "It's a whole new ball game!"⁶

Whether your investments haven't performed as expected, or you've spent too much money, or you haven't saved enough, there's always hope if you're willing to learn from what you've done right and what you've done wrong. Hall of Famer Bob Feller may have said it best. "Every day is a new opportunity. You can build on yesterday's success or put its failures behind and start over again. That's the way life is, with a new game every day, and that's the way baseball is."⁷

All investing involves risk, including the possible loss of principal. There is no guarantee that any investment strategy will be successful.

1, 3-4, 6-7) BrainyQuote.com