



Maintain Your Standard of Living in Retirement

April 4, 2018

Saving for retirement to sustain your standard of living is a continual effort to prevent your quality of life from declining in later years. Unfortunately, for many retirees, this goal can be difficult to achieve. Even with planning, 52% of working-age households may not be able to sustain their lifestyles in retirement.¹ You can take steps today so that you can pursue life on your terms, no matter what retirement lifestyle you choose.

Find Ways to Improve Your Cash Flow

The balance between your spending and income can make a significant difference in your ability to maintain your standard of living in retirement.² When you have more money going out than coming in, you may end up lacking the resources later in life to afford the lifestyle you desire. Here are ways to address your retirement cash flow:³

- **Identify all liabilities:** First, take an inventory of your debt. These liabilities may include home mortgages, car payments, and school loans.
- **Calculate all expenses:** Next, examine your other expenses. These daily and monthly items may include costs for groceries, paying utility bills, and putting fuel in your vehicles.
- **List income sources:** Now, identify all your household incomes. Sources can vary and may include rental properties, Social Security income, and dividend payments.
- **Determine the difference:** Calculate the difference between your ongoing expenses and your projected income. If you have a deficit, then you will need to find ways to make up the gap or cut costs.

Be Realistic

Unfortunately, not everyone understands what it takes to maintain a prosperous lifestyle. While only 33% of households realistically understand their retirement risks, 19% of households are not giving adequate attention to their finances, and both groups may not take the steps they need to improve their situations.⁴ You can improve your standing when you honestly evaluate your finances.

No one wants to experience unexpected declines in the quality of their lives during their retirement years. Your goals and financial standing will help shape your retirement lifestyle.

Feel free to contact us any time to learn more.

QUOTE OF THE WEEK



*“The pessimist sees difficulty in every opportunity.
The optimist sees opportunity in every difficulty.”*

— Winston Churchill

RECIPE OF THE WEEK



Berry Coconut Crumble



Serves 6

Ingredients:

¼ cup room temperature unsalted butter, plus more for the dish
1 cup almond flour
½ cup old-fashioned oats
½ cup pecans, chopped
1 teaspoon ground cinnamon
½ teaspoon kosher salt
2 tablespoons pure maple syrup
4 cups frozen raspberries
1 cup pomegranate seeds
2 tablespoons cornstarch
1 teaspoon cane sugar
⅓ cup unsweetened coconut flakes

Directions:

1. Preheat oven to 350°F.
2. Apply butter to a 2-quart casserole dish or 6 mini dishes.
3. Create the crumble by mixing almond flour, oats, pecans, cinnamon, and salt with maple syrup and ¼ cup butter in a large bowl until the mixture is no longer dry and forms large clumps. Set aside.
4. In a second bowl, toss together raspberries, pomegranate seeds, cornstarch, and sugar. Transfer the mix to the prepared dish.
5. Put the crumble mix on top and sprinkle with coconut flakes.
6. Bake. Rotate the dish halfway through. Crumble is done when it is bubbling around the edges and the topping is golden brown, 35-40 minutes.

Recipe adapted from Good Housekeeping⁵



How to Reduce Damage from Data Theft

Today's thieves no longer have to lurk in dark alleys. The World Wide Web provides plenty of opportunities for cyber criminals to rob you of your valuables. They want to steal your identity, which they can use to sell to others, withdraw money from your bank account, make credit card purchases, or file fraudulent tax returns to obtain refunds.

What do you do if you fall victim to identity or data theft?

The IRS offers tips for victims to salvage the damage and repair the data breaches:

- Attempt to determine what information the thieves stole, which may include emails, passwords, or Social Security numbers.
- Use credit-monitoring services.
- Freeze credit accounts to block access to records.
- Reset passwords on accounts. Use different passwords for each account.
- Use layered authentication to access accounts.

The agency recommends taxpayers retain copies of their tax returns.

* This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Tip adapted from IRS.gov⁶



How to Never Miss the Short Putt

You're 6 inches from the hole. Easy, right? No problem. One little tap, and you're done, and on to the next hole. But oops! There goes the ball, rounding the lip of the hole, seemingly defying gravity, only to remain above ground. It was the easiest shot in the world, and you missed it! Your first thought: You'll never golf again. Your second thought: How do you avoid this mistake in the future?

Here are 4 tips from the pros on how to avoid the most obvious blunder:

1. Take a marker and draw a dot on the ball large enough so you can see it easily.
2. Place the ball back on the green so that the dot faces up. Focus solely on the dot as you prepare to putt.
3. Don't let the backstroke go more than a few inches away from the ball before striking. This produces acceleration at the point of the strike.
4. If you quickly turn your head to watch the ball roll, you'll change the direction of the putter face, and miss the shot. Listen instead to the ball dropping in the hole.

Putting that extra effort into the short putts can save you from those disastrous occasions of missing the easiest shots.

Tip adapted from Golf Digest⁷



How to Get Your Kids Exercising

The electronic age may have made life easier and more convenient for you and your children or grandchildren. But it also has made a lot of us more sedentary.

You know what it takes to get exercising: a plan and a little initiative. But how do you get the little ones moving?

Here are some tips to get the children (or grandchildren) exercising and, at the same time, loving it:

- **Get a move on together.** Instead of watching TV or playing video games after dinner, go outside for a walk or a bike ride. You can go play basketball or catch.
- **An hour of power.** OK. You're outside. Your next goal is to stay out there and moving for at least 60 minutes. Performing a variety of activities—running,

walking, skipping rope, or playing at the playground—may help you put in the time.

- **Your children love gadgets.** So, why not get them a step counter? They can measure how many steps to the playground slide, to the telephone pole, or to their friend's house. They can see how fast they can take 50 steps.
- **On the other side, you don't have to go high tech.** Low tech will do. How about a tennis racket, a jump rope, a hula hoop, or skates? Just some good, old-fashioned fun.
- **Sometimes it's all about location, location, location.** Go to the park. Do a picnic at the lake. How about going to the baseball field? Kind of like taking a very short vacation.
- **"Kiai!"** Enrolling in activity classes—karate, tennis, or dance—is a great way to get your children moving and excited about exercising.
- **Go back to the video games.** But use the ones with motion sensors.
- **Make exercise fun.** How about building a snowman or jumping in the leaves? You can walk (or skip) to the library or the park. Or you can go plant some flowers. You're taking "exercise" out of the equation and putting in "fun."

A few simple steps can get you and your children moving and create healthy habits.

Material adapted from WebMD⁸



Going Kitchen Green: How to Save Energy While Cooking

Cooking and becoming environmentally friendly don't have to be mutually exclusive. A simple change of approach and equipment can transform cooking into a more earth-friendly endeavor and save money at the same time.

Consider your energy use. Cooking in a standard electric oven for an hour generates 2.7 pounds of CO₂. Using a toaster oven for nearly the same amount of time generates 1.3 pounds of CO₂.

A microwave, however, generates 0.5 pounds of CO₂ in more than 15 minutes of cooking.

Microwave ovens save energy. Compared to conventional units, they use about half the energy. That translates into less time in the kitchen, faster meals, lower energy bills, and becoming more environmentally sensitive and responsible.

Tip adapted from WWF⁹

These are the views of Platinum Advisor Strategies, LLC, and not necessarily those of the named representative, Broker dealer or Investment Advisor, and should not be construed as investment advice. Neither the named representative nor the named Broker dealer or Investment Advisor gives tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your financial advisor for further information.

By clicking on these links, you will leave our server, as the links are located on another server. We have not independently verified the information available through this link. The link is provided to you as a matter of interest. Please click on the links below to leave and proceed to the selected site.

¹ http://crr.bc.edu/wp-content/uploads/2017/02/IB_17-4.pdf

² <https://www.thebalance.com/retirement-income-vs-cashflow-vs-withdrawals-2388886>

³ <http://www.investopedia.com/university/countdown-retirement/calculate-retirement-cash-flow.asp?ad=dirN&qo=serpSearchTopBox&qsrc=1&o=40186>

⁴ http://crr.bc.edu/wp-content/uploads/2017/02/IB_17-4.pdf

⁵ <http://www.goodhousekeeping.com/food-recipes/dessert/a47526/berry-coconut-crumble-recipe/>

⁶ <https://www.irs.gov/newsroom/steps-victims-can-take-to-minimize-effect-of-data-theft>

⁷ <https://www.golfdigest.com/story/how-to-hole-all-the-short-ones>

⁸ <https://www.webmd.com/parenting/raising-fit-kids/move/ss/slideshow-kids-love-exercise>

⁹ <https://www.worldwildlife.org/pages/green-tips>

Cadent Capital Advisors, LLC

Tulsa

4525 East 91st Street
Tulsa, OK 74137
(918) 935-3450

Oklahoma City

13861 Quail Pointe Drive, Suite B
Oklahoma City, OK 73134
(405) 254-3122

Toll Free 1-877-460-9104

www.cadcapital.com