

J Leif Jensen and Associates

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Planning Beyond the Numbers

Retirement planning is about far more than dollars and cents. For many people, it brings a mix of excitement, uncertainty, and questions about the future. Two of the biggest concerns we hear from clients are: "Will I have enough to retire comfortably?" and "Can I count on Social Security to be there when I need it?"

In this month's newsletter, we explore both topics. First, we look at the fear that often accompanies retirement and how proper planning can help transform uncertainty into confidence. We also take a brief journey through the history of Social Security, one of the most important retirement programs in American history, and examine why understanding its role is essential when building a long-term retirement strategy. Together, these articles serve as a reminder that informed decisions today can help create greater financial security tomorrow.

As always, our goal is to help you navigate the financial decisions that matter most so you can focus less on worrying about the future and more on enjoying it.

Tips, Information & Stories

Retirement: the Fear



We have a situation that may sound like bad luck, but it's a reality for many older Americans. About 1 in 5 people over 50 have no retirement savings at all, according to the AARP. This decline underscores a widening retirement savings gap between high- and low-income households.

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Social Security a brief history

On August 9, 1935, The Social Security Bill (H.R. 7260) was sent to President Franklin Delano Roosevelt for his signature. An important part of the New Deal was the first national social insurance policy. It would help ensure that older Americans would have a stable source of income after retiring.



[Read full article](#)

Interesting Tidbits



Hey, did you know...

FACT . FACTOID . FACTLET

A bill's life expectancy is no longer than 15 years.

After being used on a regular basis, bills wear out and are taken out of circulation. The \$1 bill gets the most use and typically only lasts about 5.8 years.

However, it's not the shortest life expectancy for a bill, that title belongs to the \$10 bill, which surprising only lasts about 4.5 years. The \$5 bill also has a shorter lifespan than the \$1 bill, coming in at 5.5 years, whereas the \$20 and \$50 bills start to trend upward at 7.9 years and 8.5 years, respectively. The longest lifespan belongs to the \$100 bill, which lasts an average of 15 years.



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Leif Jensen and Associates provides Accounting, Bookkeeping, Payroll, Tax, and Consulting services for businesses and individuals. Check out our services outline for all that we can expertly provide!

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