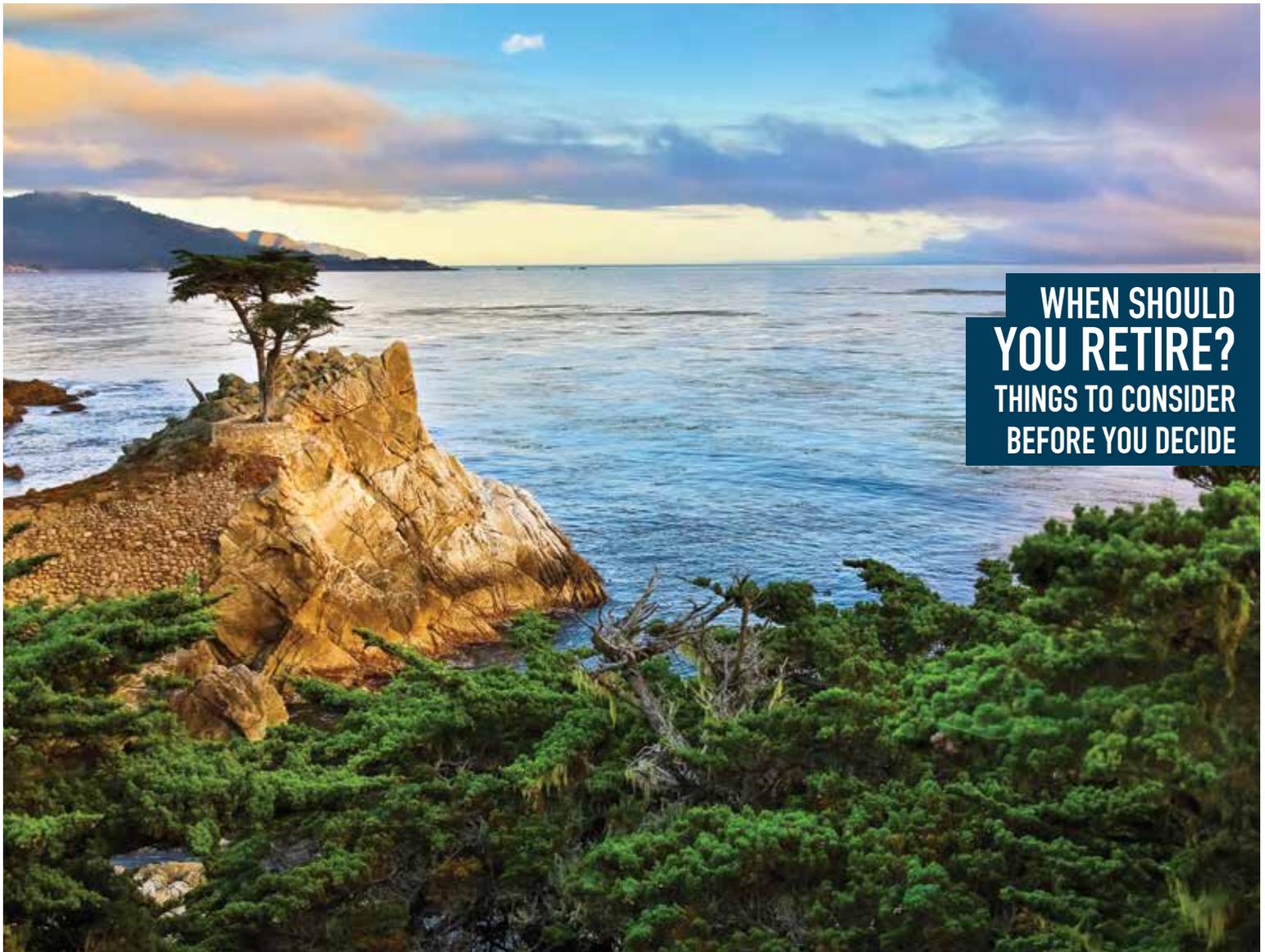


# ON WEALTH

SUMMER 2019 NEWSLETTER



**Three Leaf**  
FINANCIAL



**WHEN SHOULD  
YOU RETIRE?  
THINGS TO CONSIDER  
BEFORE YOU DECIDE**

## TRAVELING ON A RETIREMENT BUDGET

Tips to get you back on the open road.

## TRANSITIONING TO AN ASSISTED LIVING

For many of us or our loved ones, help with living sometimes becomes necessary. Making the move to assisted living can be stressful. Here's how to make it easier and happier.

## BEAT THE SUMMER HEAT WITH SANGRIA

Cool off with the refreshing libations nature provides in the form of red and white sangria.

# WELCOME

## DEAR CLIENT,

For many, summer is a time for vacations, spending time with family, and enjoying the outdoors.

Spring cleaning is behind us as we head into the warmer months. Younger families are making final touches on plans for their children. Retired couples are looking forward to visiting their grandchildren or other relatives. Summer is one of the busiest and most exciting seasons of the year.

In our Summer 2019 Newsletter, we will explore four hot topics to make your summer months fun and a little cooler.

First up, let's talk traveling. You love traveling, but you're not sure how to do it on a retirement budget. Making a few adjustments – many of them, surprisingly simple – can put you back on the open road for some great fun and adventure.

Then we will talk about retirement. When should you retire? Deciding when you should retire depends on a variety of factors, including your retirement savings, health, and future plans. Every age has advantages and disadvantages. Learn more in our article on the best time to retire.

You or a loved one may one day start thinking about moving into an assisted living facility. How does that work? How do you do it? What do you look for and how do you prepare? This article provides five useful steps to making the transition as smooth, comfortable, and stress free as possible.

Now, let's talk about red and white sangrias. Sangrias are delicious. But in this article, we'll explore why sangrias are great for summertime, and we'll look briefly at sangria history. We will provide you with a couple of top-notch recipes that will keep you cool and happy - no matter what your weather forecaster tells you.

We're confident you'll find these articles useful, informative, and entertaining. As your financial professional, we at Three Leaf Financial wish you a lively and prosperous summer.

## WARM REGARDS,

*Derek N. Sauerwine*



**DEREK N. SAUERWINE**  
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**CINDY SERAFIN**  
OPERATIONS MANAGER



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## HOW TO PLAY SUDOKU

Sudoku or "single number" is a logic-based number-placement puzzle. The objective is to fill a 9×9 grid with digits so that each column, each row, and each of the nine 3×3 subgrids that compose the grid (boxes) contain all of the digits from 1 to 9 once.

	5			4			8	
4			8		9			1
	6		5		7		2	3
3		1				2		7
5			9		1			
			2		4			5
8	3			5			7	4
	1	4					5	
		5		6	8	3		



## You love working. You love your job.

**Y**ou love everything about being gainfully employed. But you're getting close to retirement. What do you do? Should you wait until you're 70? Retire at 62? Or continue working, but fewer hours, or maybe, in a different, less-demanding position?

In this article, we will explore some of your choices. We will take a look at some of the available options that may fit your circumstances and lifestyle, while also considering the condition of your health during your later working years.

### Retiring Early

Retiring at 62 (or younger) has an obvious allure. You no longer have to report to work. You're no longer obligated to the confinements, time restrictions, and deadlines of a job.<sup>1</sup>

What are the benefits of retiring at 62? You're generally healthier, and you may have more energy to pursue your retirement dreams. You can participate in exercise classes to keep your health on the up and up. You won't be stuck behind a desk or in some sedentary position for large

portions of your day. Suddenly, your weekdays are also open for scheduling. You may also decide to work part time.

Retiring at 62 gives you the obvious benefit of more free time. If you retire at 65 (or later), you'll have at least three fewer years of free time to spend with grandchildren, traveling, or pursuing other activities.

The Social Security Administration mandates that the earliest you can start collecting benefits is 62. Once you start receiving benefits, the amount



# When to Retire

remains fixed. Early retirees (62) get 73.3% of their monthly full retirement allowance.<sup>2</sup>

Those collecting benefits at 62 would collect benefits for longer – 52 additional months, but while retiring at 62 may sound enticing, you're not eligible for Medicare until you're 65. So, you'll be in good shape if you have health insurance. But if not, you'll need to fill that financial gap with reliable coverage.<sup>2,3</sup>

Full retirement age – when you receive 100% of your benefits – varies depending on your birth year. Americans born in 1960 and later get full-retirement-age benefits at 67.<sup>4</sup>

Can you afford to retire before you reach your full retirement age? How much money will you need to retire? Will you need \$1.5 million to do it comfortably? Set numbers can be a bit misleading. A better formula might be to multiply your pre-retirement income by 70-80%. If your investments can generate that amount, go for the gold. If not, you may want to consider other options.<sup>5</sup>

## Going for the Big 67

The average retirement age in the United States is 63, but waiting until you reach full retirement age means you'll receive Medicare benefits and 100% of your Social Security benefits. Your full

retirement age is 66 if you were born between 1943 and 1954. Full retirement age increases by two months every year for birthdays between 1955 and 1960.<sup>6,7,8</sup>

Retiring at your full retirement age (rather than waiting until you're 70) provides you with merely the same health advantages as retiring young. Your health is reasonably good, and you can generally expect to live another two decades.

People who retire in their 60s are also allowed, but are not required, to tap into their 401(k) plans and Individual Retirement Accounts. The penalties

for early withdrawals no longer apply after age 59½. Retirees, however, must take retirement account distributions after 70½. Many retirees with larger retirement accounts delay making withdrawals (or keep withdrawals at a minimum) to allow their accounts continued growth potential.<sup>9</sup>

## Sliding Successfully into 70

Are you thinking of retiring at 70? Despite the perception that 70 is old, many septuagenarians are living active lives. For starters, you'll get 135% of your Social Security benefits. The average monthly benefit is \$1,461. If you wait until you're 70 before you collect benefits, you'll get \$511.35 more per month, on average.<sup>10,11</sup>

If you haven't collected any income from your retirement account, it'll have 8 years of potential growth. For people between the ages of 65 and 74 who have a retirement account, the average account size is \$358,000. At a conservative annual growth rate of 5%, the average account may grow to nearly \$530,000. That's more than \$170,000 just for waiting.\*<sup>12</sup>

## Going for the Gold

Deciding when to retire depends on many factors, including age, health, finances, and vision of retirement. Some may decide to retire early because of poor health. Others may want to build their retirement savings and wait to retire later. In the end, you layout your priorities, paint your retirement vision, and proceed with gusto.

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\*This is a hypothetical example for illustrative purposes and not representative of any specific situation. Your results may vary.

<sup>1</sup><https://money.usnews.com/money/blogs/on-retirement/2015/08/26/5-unexpected-benefits-of-retiring-early>

<sup>2</sup><https://www.ssa.gov/planners/retire/1956.html>

<sup>3</sup><https://www.cbo.gov/publication/44661>

<sup>4</sup><https://www.ssa.gov/planners/retire/retirechart.html>

<sup>5</sup><https://www.aarp.org/work/retirement-planning/info-2015/nest-egg-retirement-amount.html#quest1>

<sup>6</sup><https://www.thebalance.com/average-retirement-age-in-the-united-states-2388864>

<sup>7</sup><https://www.ssa.gov/planners/retire/1943.html>

<sup>8</sup><https://www.ssa.gov/planners/retire/background.html>

<sup>9</sup><https://money.usnews.com/money/retirement/aging/articles/2017-05-30/the-new-target-retirement-age-66>

<sup>10</sup><https://www.fool.com/retirement/2017/01/09/4-reasons-why-70-is-the-best-age-to-retire.aspx>

<sup>11</sup><https://www.ssa.gov/planners/retire/1943-delay.html>

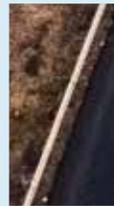
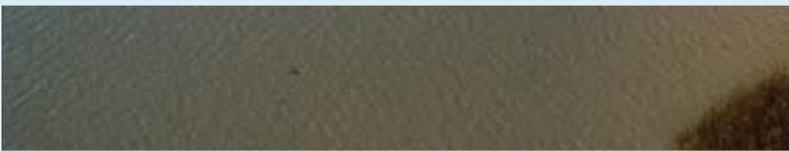
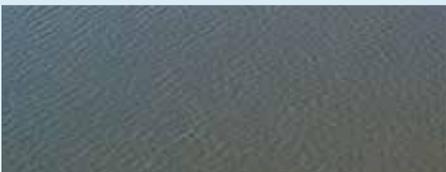
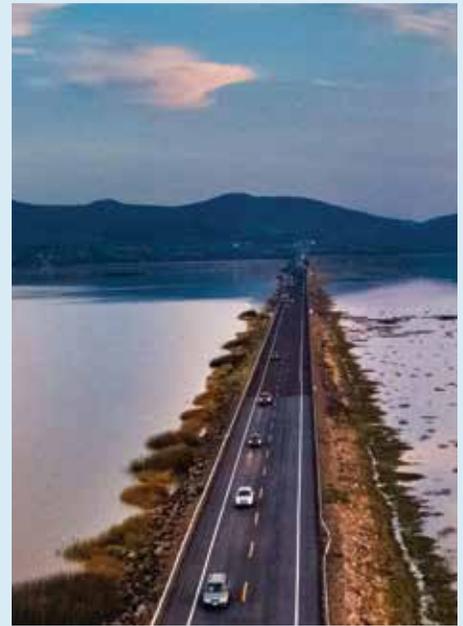
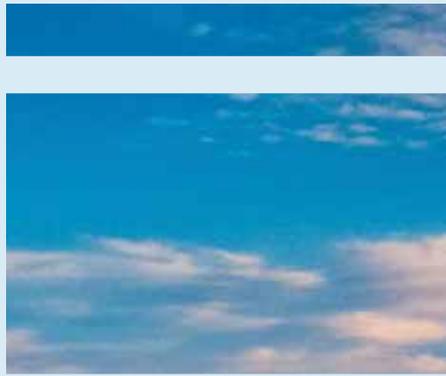
<sup>12</sup><https://www.thestreet.com/retirement/average-retirement-savings-14881067>

A man and a woman are kayaking on a calm lake. The man is in the foreground, wearing a dark cap and a blue denim shirt over a dark t-shirt. The woman is behind him, wearing a plaid shirt. They are both looking towards the left. The kayakers are in bright orange and yellow kayaks. The background is a dense forest of tall, thin trees under a clear blue sky.

In the end,  
you layout your priorities,  
*paint your retirement vision,*  
and proceed with gusto.



“With the luster of your more vibrant years supposedly behind you, you just have to accept the reality that hitting the open road, or the clear blue skies, is no longer an option...**WRONG!**”



# TRAVELING ON A RETIREMENT BUDGET

The vistas. The glorious landscapes. The sunsets. The quaint towns, the adventures. The sights and sounds of traveling. All of it. But is it lost once you retire?

After all, you're transitioning to a fixed income. Your budget is tight. Traditional wisdom for your golden years fixes you firmly at home, maybe, using the bleakest of clichés, in a rocking chair on the front porch.

No longer are the opportunities available for travel. With the luster of your more vibrant years supposedly behind you, you just have to accept the reality that hitting the open road, or the clear blue skies, is no longer an option: now is the time for pinching pennies and tending to creaky joints.

You simply must quench your wayward spirit, right? Wrong! While you may have to make some adjustments, traveling on a retirement budget is more than just a possibility. It's a very practical and exciting opportunity to pursue a lifestyle that was likely not completely available to you during your working years.

After all, arranging times for travel while gainfully employed, for most of us, involved devising careful plans around busy work and family schedules. Now that you're retired, you set the time. You go when it's convenient for you. You hit the open road when you feel good and ready.

But how do you do it on your retirement budget? Grab your keys and let's explore. Here are some tips to get you moving:<sup>1</sup>

## PLAN IT

Despite the possibility that you may have considerably more time on your hands, you still have to do some budget planning. You have to count the cost, literally, which is a good thing. How much do you expect lodging to cost? What about estimated food costs? Where do you want to go? How are you going to get there? Consider all of your expenses.

"The travel budget needs to be set as part of your overall financial plan," said Patti Black, a certified financial planner in Birmingham, Alabama.<sup>2</sup>

You can plan ahead for a trip by putting money in a separate account for traveling expenses. If your projected expenses exceed your budgeted amount, do some financial trimming. As you build your savings for an upcoming trip, you may decide to eat out less or forgo other home-bound projects. It's a simple matter of prioritizing. And the open road offers quite an allure.

"I think you have choices with how you spend your dollars," said retired school secretary Sharon Ellison. "What's important to you: a new car or a trip to Europe?"<sup>3</sup>

The 62-year-old woman and her husband, who have a modest retirement income, have vacationed in Europe five times in their retirement.

## LOOK AHEAD

You still have lots of time ahead of you. So, develop a timeline. Map out the details of your trip. Schedule it. If you're flying, booking early will allow you to get better rates. The same goes for costs for accommodations.

"Think through what you want to do every day of your trip," said Patricia Hajifotiou, owner of a tour company in Greece. "Write it down, and then right beside that, write what that is going to cost."<sup>4</sup>

## FLEX THOSE TRAVELING PLANS

We're not talking muscles. We're talking dates, times, destinations. Keep your traveling vision in focus. You have your heart set on strolling beautiful, pristine beaches. Well, if it's just beach views you're looking for, you don't necessarily have to travel thousands of miles to Hawaii, Patong, or Maui. Florida has fantastic beaches. California beaches are an absolute splash as well.

If it's just the beaches that are drawing you, for example, you can also factor in more cost-saving times for visiting. While most travelers from the working world may be looking at more convenient or popular times, such as weekends and the traditional holiday season, you can target mid-week times, which helps you to avoid the crowds and the higher travel costs.

"Consider drawing out trips and traveling slower," said Joseph Conroy, a certified financial planner and financial consultant in Maryland. "Take more time in each city and try to live like a local."<sup>5</sup>

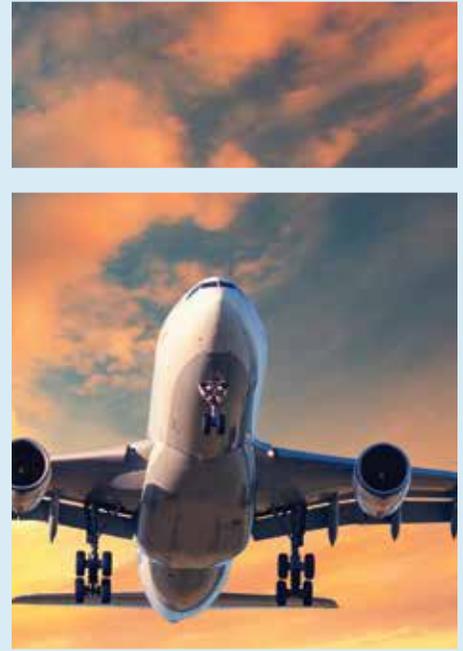
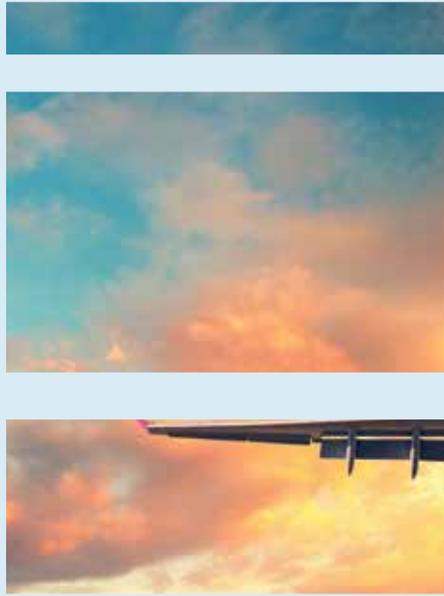
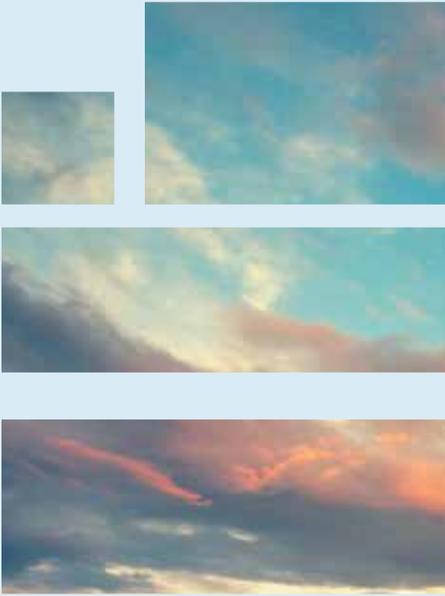
## BACK TO THE FUTURE

Let's take the time to talk a little more about time. This is an important subject. It's kind of like rush hour on a grander scale. So, you're thinking about Disney World in the spring or summer or Times Square around New Year's, right? Hold on, unless you prefer the crowds and the higher costs. Do the research to learn when the busy- and slow-seasons are for your destination. Then plan accordingly. You save money. You avoid the sharp elbows of the big crowds. And you're able to enjoy it more.

## DIG UP THE DEALS

Websites provide some outstanding travel deals. You can get discounts on flights, cruises, and hotels from Kayak<sup>6</sup> and Google Flights<sup>7</sup>. Airbnb<sup>8</sup> provides some fabulous and considerably less costly accommodations for travelers. VRBO<sup>9</sup> lets travelers find vacation-house deals. You may also want to explore tour group packages to lower your costs.





## ON THE GO

Careful investigation of local transportation arrangements may allow you to cut costs even more. Let's say you're flying to a big city thousands of miles away. What about using public transportation in those urban areas? After all, driving around crowded downtowns in a rental can be hectic, confusing, and expensive.

Many big cities (New York City, Chicago, San Francisco) offer discounted public transportation passes for a day, a week, or longer. If you are just looking to enjoy the urban life—museums, restaurants, galleries—you might want to consider driving to a nearby big city. The United States has more than 100 cities with populations greater than 200,000 residents.<sup>10</sup> After all, do you really need to go to a city of 5 million busy residents?

## DELECTABLE DINING

You have to eat. And you want to eat well. However, to manage expenses, you may want to consider booking accommodations that provide breakfasts and have refrigerators and microwave ovens. This helps reduce the cost of restaurant dining for every meal. You can even shop at local markets for specialty items.

## ATTRACTED TO THE ATTRACTIONS

If you love going to attractions, do some attraction shopping first. Explore local event calendars, chambers of commerce activities events, and tourism sites. You may discover the small, less-traveled attractions are just as delightful as the large ones—and a whole lot less expensive. Many communities provide wonderful events and festivities, which deliver some of the best and surprisingly delightful entertainment offerings, real hidden gems off the proverbial beaten track.

## TAKE THE DISCOUNTS

You may not want to broadcast to the world that you're a senior. But many places offer senior discounts that can save you a lot of money over time. Many organizations provide members with special discounts. Explore this list of senior discounts: The Senior List<sup>11</sup>.

These organizations provide travel discounts: AAA<sup>12</sup>, AARP<sup>13</sup>, American Seniors Association<sup>14</sup>, Association of Mature American Citizens<sup>15</sup>, CAP<sup>16</sup>, National Association of Conservative Seniors<sup>17</sup>, and The Seniors Coalition<sup>18</sup>.

## CHOOSE YOUR REWARDS

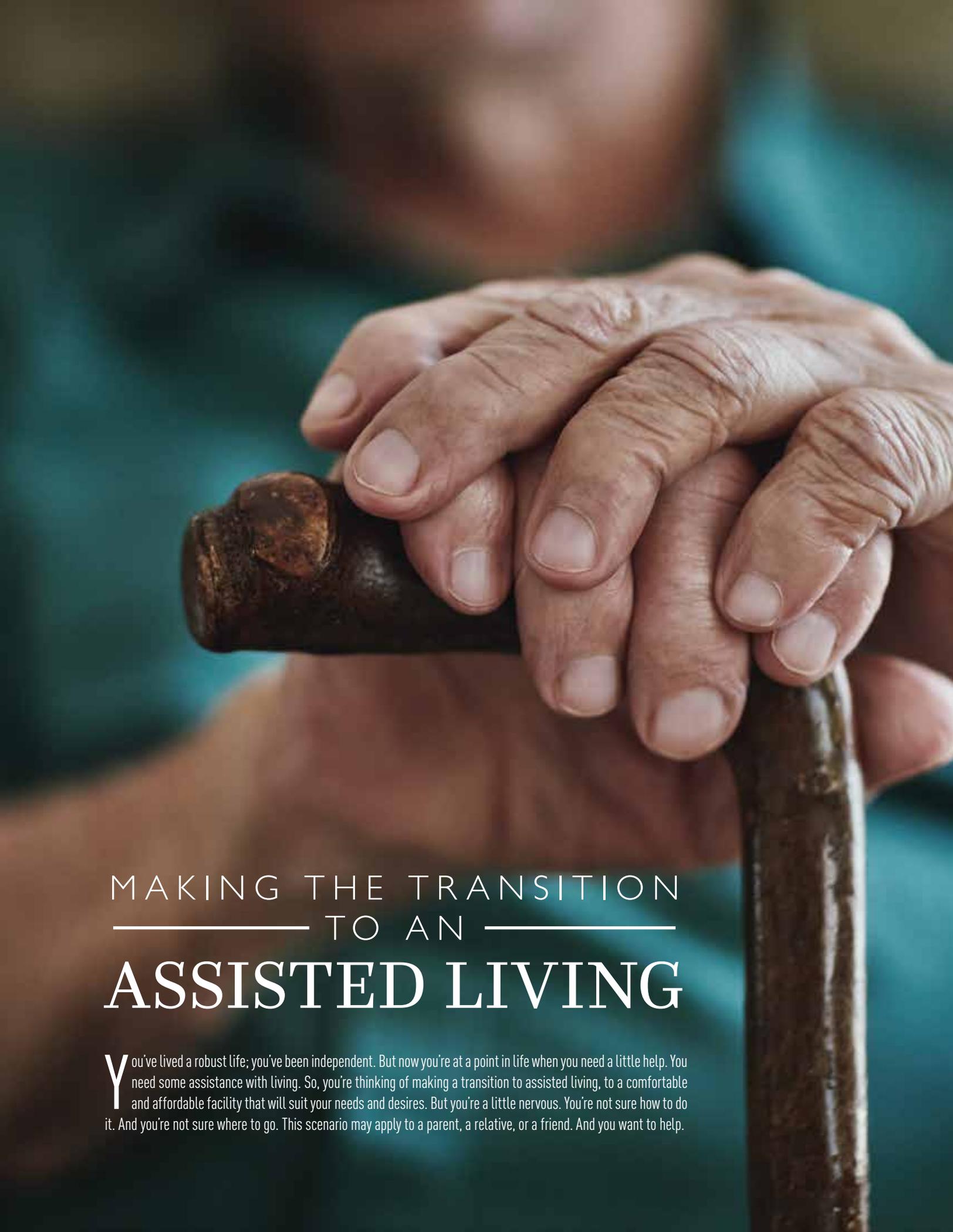
Have you earned points on loyalty programs for hotel stays, airline flights or credit card use? Use the points. That's what the points are for. It's time to put them to good use. What time is better than now?

Traveling on a retirement budget can be fun and affordable. All it takes is a little planning and a whole lot of anticipation.

### SOURCES:

- <sup>1</sup><https://www.commercebank.com/personal/ideas-and-tips/2018/10-tips-for-traveling-on-a-budget-during-retirement>
- <sup>2</sup><https://money.usnews.com/money/retirement/baby-boomers/articles/how-to-set-a-travel-budget-in-retirement>
- <sup>3</sup><https://money.usnews.com/money/personal-finance/spending/articles/2017-02-02/15-ways-to-travel-in-retirement-on-a-fixed-budget>
- <sup>4</sup><https://money.usnews.com/money/retirement/baby-boomers/articles/how-to-set-a-travel-budget-in-retirement>
- <sup>5</sup><https://money.usnews.com/money/retirement/baby-boomers/articles/how-to-set-a-travel-budget-in-retirement>
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- <sup>9</sup><https://www.vrbo.com/>
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- <sup>11</sup><https://www.theSeniorList.com/senior-discounts/>
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- <sup>13</sup><https://www.aarp.org/>
- <sup>14</sup><https://www.americanseniors.org/>
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- <sup>16</sup><https://www.christabovepolitics.com/>
- <sup>17</sup><http://naocs.us/>
- <sup>18</sup><http://www.senior.org/>

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MAKING THE TRANSITION  
—— TO AN ——  
ASSISTED LIVING

**Y**ou've lived a robust life; you've been independent. But now you're at a point in life when you need a little help. You need some assistance with living. So, you're thinking of making a transition to assisted living, to a comfortable and affordable facility that will suit your needs and desires. But you're a little nervous. You're not sure how to do it. And you're not sure where to go. This scenario may apply to a parent, a relative, or a friend. And you want to help.

# Here are five tips to get you moving and to ease the transition for yourself or for a loved one:

## HELP

Ask for help from other family members and friends. Cleaning out and selling a house can be exhausting. When others pitch in, the work becomes more manageable and less costly. When you hire movers, costs rise and personal items that spark cherished memories can get lost in the shuffle.

Urge family members and friends to visit frequently during the transition, which can be an emotionally trying time for everyone involved. If you notice signs of depression or anxiety, seek counselling from professionals, ministers, or trusted family or friends.

## EXPLORE

You have to check out the places first. Do the research about the different facilities in your area and see if you can visit them. Is this a place you or your parents will feel comfortable in? Ask a lot of questions. Meet the staff at the facility. Get assurances that you or your parents (or loved ones) will be well cared for.

Learn about the visiting hours. That way you can monitor and keep your family informed, about the facility and operations.

## LEARN

One of the most challenging and potentially stressful parts about transitioning to an assisted living facility is the sense of losing your independence. Making educated and informed decisions becomes particularly important at this phase.

You or your parents, if you're managing the arrangements, should be closely and equally involved in the process. That way you're able to address concerns, calm emotions, and provide assurances.

Prior to signing the final papers, make sure you do the appropriate research. Explore, explore, explore! Look at reviews. Talk to staff and residents about the facility.

For family members, make sure the facility is within relatively close proximity to your homes. It should also be close to stores and medical offices, if necessary.

Draw up blueprints of your or your parents' rooms. Imagine how the room will be furnished and decorated. Room diagrams will help you to gain a better understanding of what you need to keep and what you should discard from your house during the moving process.

## FEEL

Moving to an assisted living facility just might be the greatest move you or your parents will make. The facility may provide all the benefits of home and more. But it's still a transition. It's still moving away from home. That's one of the reasons why parents (or you, if you're managing your transition) should remain intimately involved in the process.

Go ahead. During packing, reminisce about old items, furniture, or keepsake. It may be bitter-sweet and time-consuming, but the process fosters a greater ability to cope with the change. You may opt for recreating the look of bedrooms or other areas of your house at the assisted living facility.

Furnish the room appropriately, to produce a kind of home-sweet-home look, like it was in back the day. Take along pictures, lamps, books, candles, or other items to create that special feel. Try to incorporate all the senses: sight, sound, smell. You're going after that personal touch.

## ENGAGE

Once you or your parents are moved in, get active. Get engaged. What's there to do? What activities are available? And if you have a loved one in an assisted living facility, visit, visit, and visit some more.

If you could find activities at the facility which include family participation, that's even better. If you're a resident, make friends. If you helped your parents make the transition, see if you can connect them with others to make friends.

Residents of assisted living facilities can become fast friends with each other after discovering shared interests, past accomplishments, or other reference points from their past.

You can form friendships by working on puzzles together, attending online courses, participating in exercise programs, or getting involved in book or reading clubs.

The transition to an assisted living facility can be stressful and heart wrenching, but with a thorough and thoughtful strategy, you can create a very productive and easy experience. Tread gently and carefully for some happy living ahead.

SOURCE:

<https://www.theseniorlist.com/blog/easing-transition-assisted-living/>



# Beat the Heat with *Sangria*

We may not be able to escape the consequences – and opportunities – of the ongoing rotations of planet Earth: the chilly winters, colorful autumns, vibrant springs, and bright (and sometimes oppressive) summer. While lovely summer can sometimes send us scampering indoors for the cool solace of air conditioning, we can look for the refreshing libations nature provides in the form of red and white sangria.

## AH, SWEET SANGRIA. CAN WE ASK FOR ANYTHING MORE?

### *What's Sangria?*

For those not familiar with this particular summer delight, sangria is an iced drink made with red or white wine, sugar, fruit juice, soda water, and spices. It may also contain fruit slices.<sup>1</sup>

Now, there's good reason to bring on the heat.

Sangria may have come from the Spanish word meaning "act of bleeding" or the Latin word for "blood."

Thirsty, overheated, and health-conscious connoisseurs of the Middle Ages may have mixed up the first sangrias to avoid gulping down water from unhealthy sources. Fermented beverages, ancient health experts discovered, tended to produce fewer health problems. Plus, sangria was so much more fun to drink. And lest we conclude our ancestral sangria teetotalers were raging luses or at least perpetually happy people, fermented drink of the Middle Ages was not as potent as today's alcoholic beverages. The old publicans often mixed their lighter sangrias with spices.<sup>2</sup>

### *Sweet Spain*

Although the ancient mixologists may have

whipped up some interesting and flavorful concoctions, their European descendents, especially the Spanish, took to heart – and tongue – the culinary venture with some amazing sangria recipes of their own.

Spain provides imbibers with a wide variety of sangria delights, based on region.

### *Healthy Perspectives*

Let's return to the summer heat. Do iced drinks, especially sangria, cool you down in hot weather? Experts say that the answer is a little complex. Icy-cold drinks on empty stomachs may initially lower body heat, but the process of digestion may actually raise the temperature.<sup>3</sup>

Our response to the ruminations of health experts: Who cares? We're not sipping sangria to lower body temperatures. We're sipping sangria because it's delicious and downright fun.



*Here are some exceptional recipes to get you stirred up.*

This one, red wine sangria, is from celebrity chef Bobby Flay.<sup>4</sup>

<i>Ingredients</i>	<i>Directions</i>
<ul style="list-style-type: none"> <li>• 2 bottles red Spanish table wine</li> <li>• 1 cup brandy</li> <li>• ½ cup triple sec</li> <li>• 1 cup orange juice</li> <li>• 1 cup pomegranate juice</li> <li>• ½ cup simple syrup, or more to taste (equal parts sugar and water, heated until sugar dissolves, cooled)</li> <li>• Orange slices</li> <li>• Apple slices</li> <li>• Blackberries</li> <li>• Pomegranate seeds</li> </ul>	<ol style="list-style-type: none"> <li>1. Mix the ingredients in a container.</li> <li>2. Put in a pitcher or tightly sealed container in the refrigerator for at least 24 hours.</li> <li>3. Serve and enjoy!</li> </ol>

**THESE TWO FABULOUS SANGRIA MIXES ARE SURE TO MAKE YOUR SUMMER COOLER, BRIGHTER, AND A WHOLE LOT MORE FUN.**

Here's one for white sangria from celebrity chef Rachel Ray.<sup>5</sup>

<i>Ingredients</i>	<i>Directions</i>
<ul style="list-style-type: none"> <li>• 3 Tbsp. sugar</li> <li>• 3 shots Calvados or other apple liquor</li> <li>• 1 lime, sliced</li> <li>• 1 lemon, sliced</li> <li>• 2 ripe peaches, cut into wedges</li> <li>• 3 ripe green apples, seeded and cut into wedges</li> <li>• 1 bottle white Rioja Spanish wine or other dry white wine</li> <li>• 1 pint raspberries</li> <li>• Sparkling soda water, for topping off glasses of sangria at table</li> </ul>	<ol style="list-style-type: none"> <li>1. Put sugar, Calvados, lime, lemon, peaches, and apples in a large pitcher.</li> <li>2. Pour the bottle of Rioja wine over the mix and let chill for a few hours.</li> <li>3. Use a spoon to put the fruits in glasses.</li> <li>4. Add a few fresh raspberries in each of the glasses.</li> <li>5. Pour the wine mix into the glasses on top of the fruit.</li> <li>6. Splash a little soda water into each glass.</li> <li>7. Serve and enjoy!</li> </ol>

*Sources:*

<sup>1</sup> <https://www.dictionary.com/browse/sangria>

<sup>2</sup> <https://www.foodandwine.com/fwx/drink/everything-you-didnt-know-about-sangria>

<sup>3</sup> <https://theconversation.com/health-check-do-ice-cream-and-cold-drinks-cool-us-down-34492>

<sup>4</sup> <https://www.foodnetwork.com/recipes/bobby-flay/red-wine-sangria-recipe-1944675>

<sup>5</sup> <https://www.foodnetwork.com/recipes/rachael-ray/white-sangria-recipe-1940539>

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