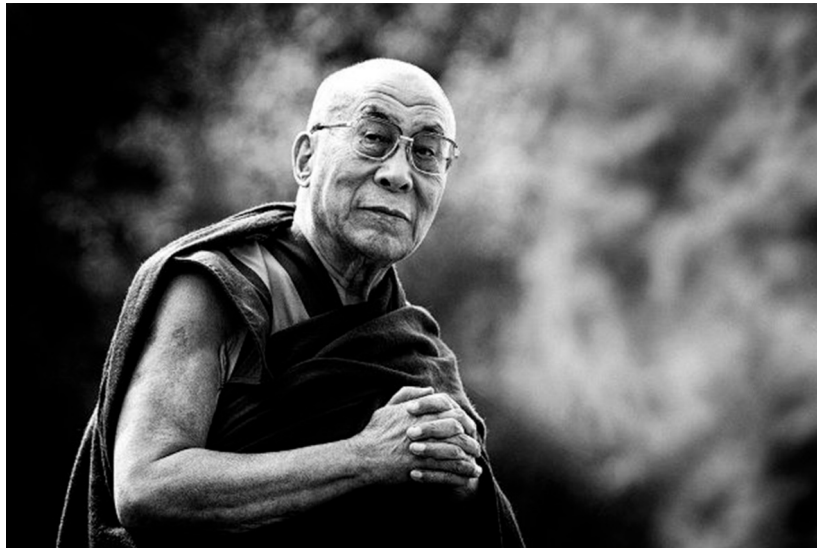


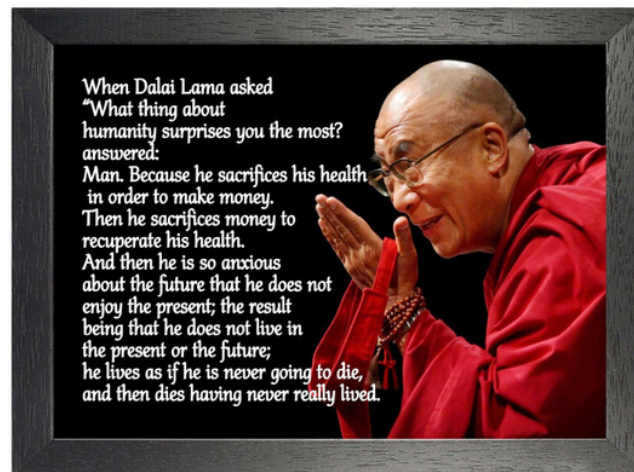
**RETIREMENT  
PLANS THAT  
“CLEARLY”  
WORK FOR YOU.**



Prizant Group



**PEOPLE TAKE DIFFERENT ROADS  
SEEKING FULFILLMENT AND  
HAPPINESS. JUST BECAUSE  
THEY'RE NOT ON YOUR ROAD  
DOESN'T MEAN THEY'VE GOTTEN  
LOST"- 14th Dalai Lama**



*We are but visitors on this planet. We are here for ninety or one hundred years at the very most. During that period, we must try to do something good, something useful with our lives. If you contribute to other people's happiness, you will find the true goal, the true meaning of life. I don't know whether the universe, with its countless galaxies, stars and planets, has a deeper meaning or not, but at the very least, it is clear that we humans who live on this earth face the task of making a happy life for ourselves and others.*

*I believe that the very purpose of life is to be happy. From the very core of our being, we desire contentment. In my own limited experience I have found that the more we care for the happiness of others, the greater is our own sense of well-being. Cultivating a close, warmhearted feeling for others automatically puts the mind at ease. It helps remove whatever fears or insecurities we may have and gives us the strength to cope with any obstacles we encounter. It is the principal source of success in life. Since we are not solely material creatures, it is a mistake to place all our hopes for happiness on external development alone. The key is to develop inner peace.*

*If you have inner peace, the external problems do not affect your deep sense of peace and tranquility. Without this inner peace, no matter how comfortable your life is materially, you may still be worried, disturbed, or unhappy because of circumstances. The true hero is one who conquers his own anger and hatred.*

*So, let us reflect what is truly of value in life, what gives meaning to our lives, and set our priorities on the basis of that. The purpose of our life needs to be positive. We weren't born with the purpose of causing trouble, harming others. For our life to be of value, I think we must develop basic good human qualities—warmth, kindness, compassion. Then our life becomes meaningful and more peaceful—happier.*

*Love and compassion are necessities, not luxuries. Without them, humanity cannot survive. If you want others to be happy, practice compassion. If you want to be happy, practice compassion. It comes from your own actions. A truly compassionate attitude toward others does not change even if they behave negatively or hurt you. Only the development of compassion and understanding for others can bring us the tranquility and happiness we all seek.*

*When we are motivated by compassion and wisdom, the results of our actions benefit everyone, not just our individual selves or some immediate convenience. When we are able to recognize and forgive ignorant actions of the past, we gain strength to constructively solve the problems of the present.*

*If you have only education and knowledge and a lack of the other side, then you may not be a happy person, but a person of mental unrest, of frustration. Not only that, but if you combine these two, your whole life will be a constructive and happy life. And certainly you can make immense benefit for society and the betterment of humanity. That is one of my fundamental beliefs: that a good heart, a warm heart, a compassionate heart, is still teachable.*

*We can reject everything else: religion, ideology, all received wisdom. But we cannot escape the necessity of love and compassion. This, then, is my true religion, my simple faith. In this sense, there is no need for temple or church, for mosque or synagogue, no need for complicated philosophy, doctrine or dogma. Our own heart, our own mind, is the temple. The doctrine is compassion. Love for others and respect for their rights and dignity, no matter who or what they are: ultimately these are all we need. So long as we practice these in our daily lives, then no matter if we are learned or unlearned, whether we believe in Buddha or God, or follow some other religion or none at all, as long as we have compassion for others and conduct ourselves with restraint out of a sense of responsibility, there is no doubt we will be happy.*

*Hard times build determination and inner strength. Through them we can also come to appreciate the uselessness of anger. Instead of getting angry nurture a deep caring and respect for troublemakers because by creating such trying circumstances they provide us with invaluable opportunities to practice tolerance and patience.*

*People take different roads seeking fulfillment and happiness. Just because they're not on your road doesn't mean they've gotten lost. If you can cultivate the right attitude, your enemies are your best spiritual teachers because their presence provides you with the opportunity to enhance and develop tolerance, patience and understanding.*

*Every day, think as you wake up, today I am fortunate to be alive, I have a precious human life, I am not going to waste it. I am going to use all my energies to develop myself, to expand my heart out to others; to achieve enlightenment for the benefit of all beings. I am going to have kind thoughts towards others, I am not going to get angry or think badly about others. I am going to benefit others as much as I can.*

*The more you are motivated by love, the more fearless and free your action will be. Give the ones you love wings to fly, roots to come back and reasons to stay. Share your knowledge. It is a way to achieve immortality.*

*Because we all share this planet earth, we have to learn to live in harmony and peace with each other and with nature. This is not just a dream, but a necessity. The creatures that inhabit this earth — be they human beings or animals — are here to contribute, each in its own particular way, to the beauty and prosperity of the world.*

~**The 14th Dalai Lama**  
(**excerpts from his works and saying**)

#### Dalai Lama

Amidst all the talk of an upcoming "**American Civil War Redux**," an upswing in mass murder (**A mass murder is defined as the killing of three or more people at one time and in one location**), meteoric rise of White Nationalism/Replacement Theory violent acts against communities of LGBTQ, Muslims, Jews, Asian-Americans, African-Americans and all Peoples of Color; my thoughts were to attempt to "tone things down" by presenting the words of **His Holiness Tenzin Gyatso a.k.a Dalai Lama** (and maybe the last if The People's Republic of China's President Xi has anything to say about it) . . . **I, for one, believe that "Violence is a Human Condition" and until we "evolve" to a higher state of being; we are ostensibly screwed. Nonetheless, 2nd Amendment or not, the United States can certainly devise a system that limits or bans the ownership of assault weapons/high capacity magazines, [National Firearms Act-1934](#), raises ownership age for all guns to 21, allows authorities to deny guns to mentally unstable or violent adults, and restricts sales at gun shows and direct to consumer via the internet. In that vein, let us all listen to the immortal words of John Lennon in "Give Peace A Chance."**

[Replacement](#),"

[Peace](#)



Now, we shall proceed to more mundane topics. There is a prospect, after the largest percentage increase in Social Security benefits in 2022 (5.9%) since the 1980's, that it could be even greater for 2023 (presently estimated at 8.6%)

### 2023 SS COLA

Of course, there is "No Free Lunch" and social security recipients are only "treading water" over the last quarter of a century.

**KEEPING UP WITH INFLATION - Over the last 25 calendar years, i.e., 1997-2021, "cost of living adjustments" (COLA) for Social Security benefits have increased +73.7%. Over the last 25 calendar years, i.e., 1997-2021, inflation as measured by the "consumer price index" (CPI), has increased +75.8% (source: Social Security, Department of Labor).**

No wonder that 25% of Americans (well that is what the attached survey says) are delaying retirement due to the impact of inflation. I suspect that it has more to do with "lack of retirement savings" than inflation, but we will run with the results.

### Retirement Age

**IN THE YEAR 2034 - Social Security trustees announced on 6/02/2022 that the trust fund backing the payment of Social Security benefits (OASI retirement benefits) would be zero in 2034. A zero "trust fund" does not mean the payment of Social Security benefits would also go to zero, but rather would drop to 77% of their originally promised levels through the year 2096. When the trustees released their report in 2007 (i.e., 15 years ago), the Social Security Trust Fund was projected to be depleted in 2042 (source: Social Security Trustees 2022 Report).**

**LONG-TERM ISSUE - The estimated Social Security shortfall today (i.e., a present value number) between the future taxes anticipated being collected and the future benefits expected to be paid out over the next 75 years is \$20.4 trillion. The entire \$20.4 trillion deficit could be eliminated**

**by an immediate 3.24 percentage point increase in the combined Social Security payroll tax rate (from 12.40% to 15.64%) or an immediate 20.3% reduction in benefits that are paid out to current and future beneficiaries (source: Social Security Trustees 2022 Report)**

I, for one, completely ignore these grim forecasts about Social Security. Its' monthly payment is about the only income that a recipient can actually count on. With traditional pension plans having gone the way of the Dodo bird for the vast majority of Americans, seniors are relying more heavily on their check from Uncle Sugar. [Social Security](#) And if you think abortion, guns, immigration, civil rights, inflation, gasoline prices, and the overall economy are **BIG VOTER ISSUES**, you ain't seen nothing yet [Ain't Seen Nothing Yet](#) if the politicians in Washington start messing with Social Security and Medicare!

We, at [The Prizant Group](#) do not believe the "Sky Is Falling" rhetoric about Social Security. Neither Democrat, Republican, Independent, or Libertarian will dare to pare back or refuse to fund this cornerstone retirement program. The simple answers are a higher payroll tax, uncap the annual taxable wage base (TWB) limit (2022: \$147,000), and modestly fiddle with the COLA (Cost of Living Adjustments) formula. Nonetheless, we **STRONGLY RECOMMEND** that our participants have a game plan to retire with a good chunk of change in their 401(k)/403(b)/457 plan. [Game Plan](#) What that "**Chunk of Change**" might be depends on each individual/couple and what their needs, goals, desires are for their retirement years. We are here to inform and assist with the latest information for the retirement plan participants. With that being said, we are going to close with an oldie but goldie "Accentuate The Positive" by Johnny Mercer And The Pied Pipers (circa 1945). With the end of WWII (September 2, 1945) which then and now was a **VERY GOOD YEAR**.

[Accentuate The Positive](#)

[JOHNNY MERCER & THE PIED PIPERS](#)

## Ac-Cent-Tchu-Ate the Positive Lyrics

Gather 'round me, everybody  
Gather 'round me while I'm preachin'  
Feel a sermon comin' on me  
The topic will be sin and that's what I'm ag'in'  
If you wanna hear my story  
The settle back and just sit tight  
While I start reviewin'



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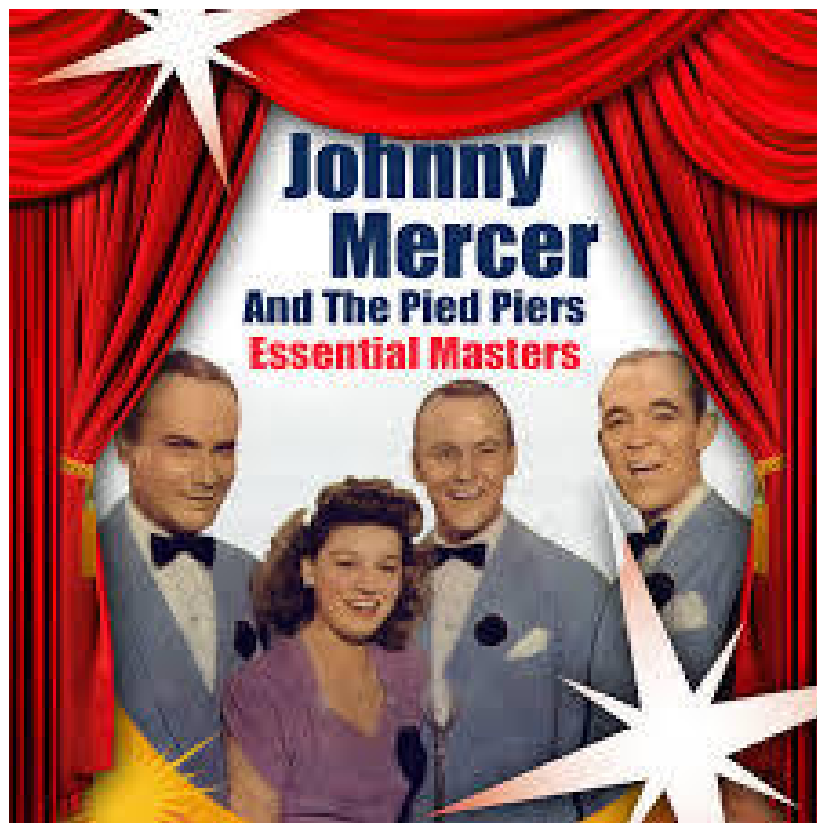
**Call, Email, Twitter, LinkedIn, Carrier Pigeon, Smoke Signals, Naval Flags**

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