

ACTION Tidbits

Our first article delves into the world of Social Security. The closer you are to Social Security, the more important it is to pay attention to how it can affect your retirement, when to take it, when to delay it, and how to maximize benefits. We share insight on eligibility and how to maximize your benefits.

This month's second article kicks off a series on ***How to Retain & Attract Talent***. As we touched on last month, key employees are an integral component of the success of your business, and it's becoming increasingly challenging to attract and retain them. This month's installment highlights a specific tool when seeking to offer benefits beyond compensation — the QSEHRA (Qualified Small Employer Health Reimbursement), which can be effective for employers looking to add benefits in the "health insurance" arena.

Understanding Your Social Security Benefits

The closer you are to Social Security, the more important it is to pay attention to how it can affect your retirement, when to take it, when to delay it, and how to maximize benefits. Keep reading to know what and when to review...[read full article](#)

How To Retain and Attract Talent Strategy 1: QSEHRA (Qualified Small Employer Health Reimbursement Account)

In this first installment of our series on *Retaining & Attracting Talent to for Your Small Business*, we highlight an interesting and fairly new HRA plan, the QSEHRA (*Qualified Small Employer Health Reimbursement Account*). This type of plan can be especially effective for small employers looking to add coverage in the "health insurance" space of a group benefits package, without actually offering full-blown health insurance coverage. See if it's something for you to consider...[read full article](#)

September is Life Insurance Awareness Month

Plans often have a way of going awry. The babysitter gets sick. You have to work late. The weather changes suddenly. Chances are you're prepared for the everyday challenges. But what about the bigger things in life — funding your children's college education, paying off your mortgage, saving for retirement? What about your longer term plans? Would you be prepared if something unexpected happened to you? Would your loved ones be protected? While no one can predict the future, there are many ways we can help you prepare for some of life's uncertainties.

If you've never considered life insurance a priority, watch this video from Life Happens - it may change your mind. If you do have life insurance in place, September serves as a timely reminder to review your coverages to make sure your family or your business are taken care of.

[Anne Gongos: His Final Gift Video](#)

This video was created by Life Happens and the contents may not necessarily represent the opinions of Action Financial Strategies or New York Life Insurance Company.

Grandparents Day

"Surely, two of the most satisfying experiences in life must be those of being a grandchild or a grandparent." - - Donald A. Norberg

September 9 marked the very special day earmarked as Grandparents Day. Here's Brian and his wife Gina and their treasures — their granddaughters.



From your friends at Action Financial Strategies,
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