



Financial Strategies For Your Future

AZTEC Financial Group Newsletter

Hello Eric,

Happy New Year!

It is so hard to believe that it is 2020.

So much has changed over the past 20 years...

It is wonderful to think that I have worked with many of you for that long, and I'm so happy that I've come to know you so well.

I look forward to the next 20!

Give us a call or email to go over your finances for the future.

Did You Know?

The typical lifespan of a \$1 bill is just 18 months. While the lifespan of a \$100 bill is close to 9 years.



Local Events!

**Petals for Paws
NHSPCA**

**Sat, Jan 11, 5:30 - 7:30 PM
New Hampshire SPCA**

**The 3rd Annual
Celebrate Dover Bonfire**

Sat, Jan 25, 4 – 9 PM

104 Portsmouth Avenue
Stratham, NH 03885

[More Information](#)

Tendercrop Farm at the Red Barn
123 Dover Point Rd,
Dover, NH 03820

[More Information](#)



The Wishing Elephant Valentines Release Party

Saturday, January 4, 2020, 1:00 PM
ChildLight Yoga Studio
53 Washington Street II 100,
Dover, NH 03820

[More Information](#)

The Miracle Worker + investigation

Sat, January 11, 3:00 PM – 10:30 PM
The Strand
20 Third St
Dover, NH 03820

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Will Power

Only 45% of adults have a will or other estate documents in place, which may not be entirely surprising.¹ No one wants to be reminded of their own mortality or spend too much time thinking about what might happen once they're gone. But a will is an instrument of power. Creating one gives you control over the distribution of your assets. If you die without one, the state decides what becomes of your property, without regard to your priorities.

A will is a legal document by which an individual or a couple (known as "testator") identifies their wishes regarding the distribution of their assets after death. A will can typically be broken down into four main parts.

1. **Executors** - Most wills begin by naming an executor. Executors are responsible for carrying out the wishes outlined in a will. This involves assessing the value of the estate, gathering the assets, paying inheritance tax and other debts (if necessary), and distributing assets among beneficiaries. It's recommended that you name at least two executors in case your first choice is unable to fulfill the obligation.
2. **Guardians** - A will allows you to designate a guardian for your minor children. Whomever you appoint, you will want to make sure beforehand that the individual is able and willing to assume the responsibility. For many people, this is the most important part of a will since, if you die without naming a guardian, the court will decide who takes care of your children.
3. **Gifts** - This section enables you to identify people or organizations to whom you wish to give gifts of money or specific possessions, such as jewelry or a car. You can also specify conditional gifts, such as a sum of money to a young daughter, but only when she reaches a certain age.

4. Estate - Your estate encompasses everything you own, including real property, financial investments, cash, and personal possessions. Once you have identified specific gifts you would like to distribute, you can apportion the rest of your estate in equal shares among your heirs, or you can split it into percentages. For example, you may decide to give 45% each to two children and the remaining 10% to a sibling.

The law does not require that a will be drawn up by a professional, and some people choose to create their own wills at home. But where wills are concerned, there is little room for error. You will not be around when the will is read to correct technical errors or clear up confusion. When you draft a will, consider enlisting the help of a legal or financial professional, especially if you have a large estate or complex family situation.

Preparing for the eventual distribution of your assets may not sound enticing. But remember, a will puts the power in your hands.

You have worked hard to create a legacy for your loved ones. You deserve to decide what becomes of it.

1. Legalzoom.com, 2019. An adult is defined as a person age 18 and older.

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Four Really Good Reasons to Invest

Forty-six percent of Americans do not own any stocks or stock-related investments, such as mutual funds, according to a recent Gallup poll.¹ Individuals may cite different reasons for not investing, but with important long-term financial goals, such as retirement, in the balance, the reasons may not be good enough.

Why Invest?

- Make Money on Your Money

You might not have a hundred million dollars to invest, but that doesn't mean your money can't share in the same opportunities available to others. You work hard for your money; make sure your money works hard for you.

- Achieve Self-Determination and Independence

When you build wealth, you may be in a better position to pursue the lifestyle you want. Your life can become one of possibilities rather than one of limitations.

- Leave a Legacy to Your Heirs

The wealth you pass to the next generation can have a profound impact on your heirs, providing educational opportunities, the capital to start a business, or financial support to your grandchildren.

- Support Causes Important to You

Wealth can be an important tool for impacting the world in a meaningful way. So whether your passion is the environment, the arts, or human welfare, you can use your wealth to affect positive changes in your community or around the world.

A Framework for Investing

The decision to invest is an acknowledgement that it comes with certain risks. Not all investments will do well and some may lose money.

However, without risk, there would be no opportunity to potentially earn the higher returns that can help you grow your wealth.

To manage investment risk, consider maintaining a broad diversification of your investments that reflects your personal risk tolerance, time horizon, and the nature of your financial goal.²

Because investing can be complicated, consider working with a financial professional to help guide you on your wealth-building journey.

1. Gallup.com, May 24, 2017

2. Diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.

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Social Security Benefits: How Much Will I Receive

Next to “When should I claim Social Security benefits?” one of the more common questions people have is “How much will I receive?”

Calculating your potential Social Security benefit is a three-step process:

1. Calculate Your Average Indexed Monthly Earnings (AIME): The highest 35 years of indexed earnings is added together. It is then divided by the number of months in 35 years to arrive at your AIME. (“Indexed earnings” is an adjustment made to historical earnings so that they reflect a current standard of living.)
2. Determine Your Primary Insurance Amount (PIA): AIME is subjected to a formula based on the year of first eligibility (age 62).
3. Application Age: The final calculation will be based on the age you apply for Social Security retirement benefits. For instance, if you apply at full retirement age, you will receive 100% of your PIA. If you apply for early benefits, your benefit will be less, and if you wait until after full retirement age your retirement benefit will exceed your PIA.

If this all sounds complicated, that’s because it is. However, the Social Security Administration calculates your personal benefits without you having to do any of the math.

When to take Social Security is a complex retirement decision that requires careful thought in order to maximize the benefit to you and your spouse. You should consider working with your financial advisor and accessing the resources at the Social Security Administration to help you make the decision that best meets your needs.

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goals through a comprehensive wealth management process.

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