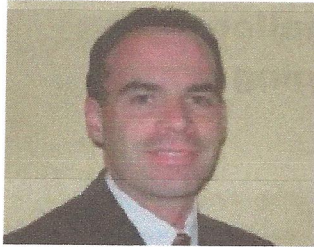


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 **LPL Financial**
Eric Wasson, CFP®
CERTIFIED FINANCIAL PLANNER™
Member FINRA/SIPC



We're moving!

We are very excited to announce that we are moving our office to 660 Central Ave in Dover, next to Attorney James Shulte. It's a bigger office space to accommodate us as we grow and expand! We should be in our new space by November 1st so feel free to come by and take a peek.

Our phone number will still be (603) 343-4515.



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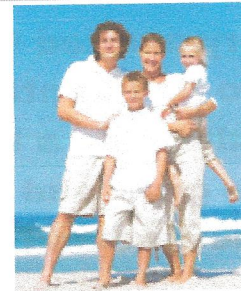
Interesting Facts!

Did you know...?

One adult oyster can filter a whopping 20 gallons of water a day. They play a critical role in cleaning water and providing a good fish habitat.

"Living Value"-The Other Side of Life Insurance

Many people may think of **life insurance**-in its simplest form-as a means of securing funds to cover financial obligations, such as a mortgage, or to replace income in the event of the death of a family breadwinner. It's no wonder that the **death benefit** under a life insurance policy is often its most important and most well-understood feature.



However, not all policies are the same. With a **permanent life insurance** policy, there is typically a component that allows cash to accumulate, and it may be used to help supplement a number of financial objectives, such as a retirement plan or a child's education. Because permanent life insurance may be used to supplement a savings program, it has a "living value" in addition to the traditional **death benefit** feature. Let's take a closer look.

The Value of Cash Value

The cash value in this type of life insurance policy accumulates on a tax-deferred basis in the same way that money does in an Individual Retirement Account (IRA). Because of this tax-deferred accumulation, there may be some income taxes due upon withdrawal. However, you are generally only taxed on amounts that exceed the *total* amount of premium payments you've made over the course of the policy's existence. One of the key benefits of permanent life insurance is that you can access the accumulated cash values through policy loans without the worry of taxes or penalties. Generally, the loan interest rate is stated in the policy and is comparable to traditional lending rates. Bear in mind that access to cash values through borrowing or partial surrenders can reduce the policy's cash value and death benefit, can increase the chance that the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

Another interesting aspect of a permanent life insurance policy is that, unlike a traditional IRA or another qualified plan, you may make premium payments after age 70½, and there are no rules that stipulate you must begin mandatory withdrawals of cash values by age 70½. This feature may provide you with an excellent opportunity to continue making premium payments and receiving the benefits of tax-deferred accumulation of cash values.

With a life insurance policy, there are few rules that limit the size of premium payments. Simply stated, the higher the death benefit, the higher the premium. Some forms of permanent life insurance allow you to make premium payments in addition to what was stipulated under the terms of the policy. Often, paying additional premiums may increase the cash value.

Care should be taken to avoid "overfunding" a life insurance policy, because that may lead to some adverse tax consequences. Generally speaking, however, policies are issued so they avoid this possibility altogether.

Dual Purpose Protection

Life insurance serves many purposes. Through its death benefit, life insurance aims to help protect and secure your family's future in the event you suffer an untimely death. At the same time, life insurance with a cash value component may provide you with the opportunity to use the benefits of your policy during your lifetime. In this respect, life insurance can be a ready source of cash to help supplement an array of financial needs. A review of your current coverage may help show you how cash value life insurance can fit into *your* overall financial plans.

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Keep Debt in Check



At some point, nearly everyone has accumulated personal debt. Whether debt is a cause for concern depends upon a number of factors, including how the economy is functioning, your particular earning and economic prospects for the near and long term, and the type of debt you incur. By being conscious of spending habits, including credit card use and large purchase habits, you can better understand ways to

control debt-before it starts to control you.

Debt Management Simplified

In order to properly manage debt, it is important to distinguish between "good debt" and "bad debt." From a purely financial perspective, *good debt* is borrowing in order to purchase an asset that is likely to *appreciate* in value (e.g., a home or business). In some cases, good debt may become "better" if, for instance, you itemize certain repayments (e.g., home mortgage interest) on your tax return and, as a result, qualify for certain tax deductions.

On the other hand, *bad debt* is borrowing in order to purchase an asset that is likely to *depreciate* in value (e.g., an automobile) or borrowing for nonasset consumption (e.g., a vacation). And, bad debt has been made "worse" now that the government has limited tax deductions for certain kinds of debts (e.g., interest on personal loans and credit card debt is no longer tax deductible).

In order to manage your debt effectively, it is helpful to consider the following points:

Get a "Snapshot" of Your Debt. Ask yourself how much "good" and "bad" debt you have. Then, categorize your debts as **short-term** (e.g., credit card), **intermediate-term** (e.g., car loans), and **long-term** (e.g., mortgage and home equity).

Pay Off the "Right" Debt First. It generally makes sense to pay off high interest debt first, particularly if the interest is not tax deductible. Stretching out payments is most appropriate for intermediate- and long-term debt. For short-term debt, you should have enough money in savings to pay it off, if necessary.

Limit Your Credit Card Use. Credit cards may make life easier, but they can also tempt you to live beyond your means. If you tend to use credit cards to purchase consumables, rather than assets that appreciate, you may want to reduce your dependence on them. It is also best to try to avoid the minimum payment trap. By making only the minimum monthly payment, the interest that accumulates as you stretch out payments can make even "bargain" purchases costly in the long run.

Control Impulse Spending. If you have a tendency toward impulse spending, avoid shopping unless you have a *specific* purpose. Or, try *delaying* your impulse purchases for 24 hours. You may find the desire will pass once you've had a chance to sleep on it.

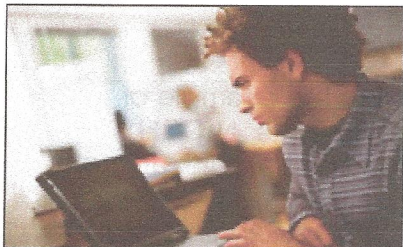
Being Realistic

Spending is not always based on purely financial considerations. It can be complicated by emotional factors that can cause confusion between things we *think* we need and things we really *do* need. Nevertheless, the reality of living in the modern world leaves most of us with little choice but to amass some "bad debt." However, common sense strategies (such as the ones outlined above) can help you control your debt, and make it more manageable to live within your means.

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Reduce Workplace Stress-Improve Your Company's Health



In today's increasingly demanding work world, it is not surprising that workplace stress is on the rise. The National Institute for Occupational Safety and Health (NIOSH) reports that 40% of workers describe their jobs as "very or extremely stressful" and 25% of employees view their jobs as the most stressful area of their lives.

Some employers may rationalize that stressful working conditions are a necessary evil, assuming that companies must constantly demand more from workers to remain competitive, productive, and profitable in today's economy. However, work-related stress can have serious consequences, not only for the health of employees, but also for the overall success of a business. Stress raises the risk of workplace accidents, cardiovascular disease, psychological problems, and other health disorders. Business owners may also pay a high price through increased employee absenteeism, tardiness, and disability claims, as well as reduced employee satisfaction and productivity.

Conditions That Cause Stress

What exactly is job stress? According to NIOSH, job stress is defined as harmful physical and emotional reactions that occur when job demands do not match workers' abilities, resources, or needs. Researchers disagree, however, on whether the primary cause of work-related stress centers more around worker characteristics, such as personality or coping style, or working conditions. Although the impact of the differences among individual workers cannot be ignored, certain working conditions are likely to contribute to the stress levels of most people. These include the following:

- **Work Roles.** Without a clear definition of reasonable job functions, employees may feel stress. Having conflicting tasks, vague job expectations, or too much responsibility may contribute to this problem.
- **The Nature and Design of Tasks:** Job functions involving heavy workloads, fast turn-around times, long work hours, infrequent breaks, and routine or mundane tasks may contribute to employee stress.
- **Management Style.** Employee stress may be the result of a lack of communication within the organization; poor communication techniques of a direct manager; exclusion from decision-making that affects job functions; and a need for family-friendly policies, which allow workers to meet pressing personal responsibilities.

- **Interpersonal Relationships.** A poor social environment and the lack of support from managers and other coworkers may intensify feelings of stress among employees.
- **Career Concerns.** Employee stress may be related to sudden or rapid changes in organizational structure; job insecurity; and a lack of opportunity for growth, advancement, or promotion.
- **Conditions of the Work Environment.** Unpleasant or dangerous physical conditions, such as air pollution, noise, crowding, or ergonomic problems, may also contribute to stress for employees.

Solutions That Work



Business owners can benefit from the example of relatively stress-free work environments. NIOSH research has recognized the following organizational actions associated with both healthy, low-stress work and high levels of productivity: acknowledging good employee performance, creating a culture within the organization that values the individual worker, providing career development opportunities, and

maintaining consistency between management actions and organizational values. A business owner may make changes to job functions and organizational structures that affect employee stress. The following may serve to prevent work-related stress: stimulating jobs with clearly defined duties and responsibilities; open channels of communication that seek workers' input in job-related decisions; and flexible work schedules that allow employees to more easily fulfill personal responsibilities. As an added measure, employers may make an effort to develop a more pleasant work environment that permits a reasonable amount of social interaction among employees.

If high stress is likely already affecting employees, business owners may consider implementing a stress management program. Stress management programs involve educating employees about the causes of stress, the effects of stress on health and work, and the skills that may help an individual reduce stress, such as time management and relaxation exercises. An alternative may be to offer an Employee Assistance Program (EAP), which provides individual counseling for employees experiencing both work and personal problems. However, stress management programs, while often effective in the short-term, may not be as effective as making the appropriate organizational and job function changes to help employees meet the demands of their jobs.

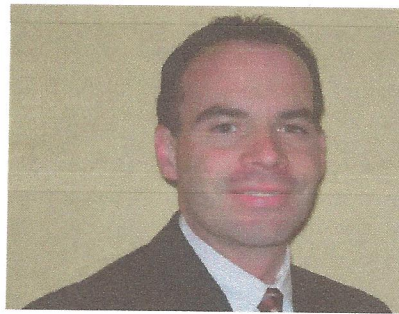
By taking these practical measures, business owners can help reduce the high cost of workplace stress, improve productivity, and generate benefits that go straight to the bottom line.

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