



## Financial Strategies For Your Future

### July Newsletter

Hello Eric,



#### **New England Summer...**

**When travelers come from all around the world to enjoy  
the beaches, woods and mosquitos!**

**Even though the stock & bond markets have gone down  
like this time and time again, it can test our comfort  
levels. If you have any questions or would like to go over  
your accounts, free to contact us at (603) 343-4515.**

**This has been quite the year so far, and I hope that  
everyone gets to explore someplace new and have New**

**England adventures this Summer. My team would love to hear about them and share your favorite pictures and experiences! Please send your stories and photos to:  
Robyn.Orfield@AztecFG.Com.**

## Did you know...

**Did you know professional cheesemakers are studying if music can change the taste of cheese?**

Sweet dreams are made of cheese! Swiss cheesemaker, Beat Wampfler, plays songs from bands like Led Zeppelin and A Tribe Called Quest during his cheese-producing process and, with the help of students from the University of the Arts in Bern, he's studying to see if and how music can change the flavor of his Emmental cheese.

<https://parade.com/1199611/marynliles/did-you-know-facts/>

### **Cochecho Arts Festival**

Where:

**Washington St,  
Dover, NH 03820**

When:

**Throughout the Summer  
beginning July 1**

The 35th Annual Cochecho Arts Festival will feature a Children's Series, Headliner Series, Community Band, Shark in the Park, Family Movie Night, a Visual Arts Showcase, and more. This year's festival is underwritten by Orpheum Cowork & Apartments.

### **A Dinner Murder Mystery "Best Laid Plans"**

Where:

**The Strand Dover  
20 Third Street  
Dover, NH 03820**

When:

**Fri, August 12, 2022  
6:00 PM – 10:00 PM EDT**

Come to the quintessential whodunnit thriller at the estate of Sir Warren Peace and get thrown into a night of mystery, intrigue, and murder you will never forget.

[More Information](#)

[More Information](#)



## Discover New Hampshire's Revolutionary History

Where:  
**American Independence  
Museum**

1 Governor's Lane  
Exeter, NH 03833

When:  
**Saturday July 16, 2022**

We are thrilled to present the  
American Independence  
Festival!

Join us Saturday, July 16 for  
festivities on museum grounds.  
Make sure to check back in here  
as we update the festival  
program with confirmed  
presenters and activities. We  
invite you to engage with us as  
we celebrate, commemorate,  
and learn.

[More Information](#)

## Atlantic Grill Music by the Sea Concerts

Where:  
**Seacoast Science Center**  
in Odiorne Point State Park  
570 Ocean Boulevard  
Rye, NH 03870-2104

When:  
**Thursdays. 6-8:30pm  
throughout July**

Bring you lawn chairs and  
blankets, pack a picnic or  
purchase freshly grilled fare on  
site. There will be snacks and  
our famous adult beverage  
garden will offer both beer and  
wine. Please remember, you  
may not bring alcohol or dogs  
into the Park or the concert  
grounds.

[More Information](#)

## Searching for the Goldilocks Economy



At the risk of slowing economic growth, the Fed has driven short-term rates higher to rein in inflation. But it's a tricky proposition.

Raise rates too much, and you may trigger a recession. Don't raise rates enough, and you won't be able to restore price stability. The Fed is looking for a Goldilocks moment when its monetary policy is "just right" to create a soft landing for the economy.

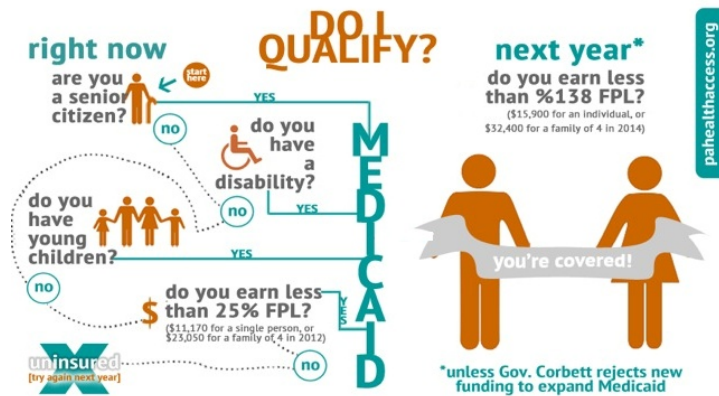
You may not have noticed, but early evidence shows inflation is starting to slow. I'm confident the Fed sees it, too. However, most people judge inflation by prices at the gas station and the grocery store, so inflation is genuine and painful until those prices trend lower.

But I remain an optimist. History shows that economies and markets move in cycles, so I believe the current trend is healthy in the long term. I also think smart economists at the Fed are making difficult decisions following an extraordinary couple of years.

Our best days are ahead. I'm excited for the second half of 2022 and expect things will look pretty different by year's end. Meanwhile, I'd advise taking a step back from daily news for a while.

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# Qualifying For Medicare Under Age 65



When you are under 65, you become eligible for Medicare if:

1. You have received Social Security Disability Insurance (SSDI) checks for at least 24 months
2. Or, you have been diagnosed with End-Stage Renal Disease (ESRD)

## Eligibility for Medicare due to a disability

You may qualify for Medicare due to a disability if you have been receiving SSDI checks for more than 24 months, also known as the two-year waiting period. The two-year waiting period begins the first month you receive an SSDI check. You will be automatically enrolled in Medicare at the beginning of the 25th month that you receive an SSDI check.

If you receive SSDI because you have Amyotrophic Lateral Sclerosis, or ALS, Medicare automatically begins the first month that your SSDI benefits start. You do not have the two-year waiting period.

Social Security—not Medicare—makes the determination of whether you qualify for SSDI checks and administers the program that provides the checks. For more information on the Social Security Disability Insurance program, it is recommended that you contact your local Social Security Administration (SSA) office.

Note: Railroad workers should contact the Railroad Retirement Board for information about disability annuity and Medicare eligibility.

### **Eligibility for ESRD Medicare**

You may qualify for ESRD Medicare if you have been diagnosed with kidney failure and you:

- Are getting dialysis treatments or have had a kidney transplant
- And:
  - You are eligible to receive SSDI
  - You are eligible to receive Railroad Retirement benefits
  - Or, you, a spouse, or a parent have paid Medicare taxes for a sufficient amount of time as specified by the Social Security Administration

If you are under 65 and have ESRD, when your Medicare benefits begin depends on your specific circumstances, including when you apply for Medicare, whether you receive dialysis at home or at a facility, and whether you get a kidney transplant. If you are eligible for ESRD Medicare, you can enroll in Parts A and B together at any time. Part A will be retroactive up to 12 months, but it cannot start earlier than the first month you were eligible for ESRD Medicare.

Note: If you are a railroad worker with ESRD, you must contact Social Security—not the Railroad Retirement Board—to find out if you are eligible for Medicare.

Because Social Security and Medicare eligibility rules are complex, it is recommended that you call Social Security at 800-772-1213 to get the most accurate information regarding your particular situation.

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# Orchestrating Your Retirement Accounts



**An orchestra is merely a collection of instruments, each creating a unique sound. It is only when a conductor leads them that they produce the beautiful music imagined by the composer.**

**The same can be said about your retirement strategy.**

The typical retirement strategy is built on the pillars of your 401(k) plan, your Traditional IRA, and taxable savings. Getting the instruments of your retirement to work in concert has the potential to help you realize the retirement you imagine.<sup>1</sup>

## **Hierarchy of Savings**

Maximizing the effectiveness of your retirement strategy begins with understanding the hierarchy of savings.

If you're like most Americans, the amount you can save for retirement is not unlimited. Consequently, you may want to make sure that your savings are directed to the highest priority retirement funding options first. For many, that hierarchy begins with the 401(k), is followed by a Traditional IRA and, after that, put toward taxable savings.

You will then want to consider how to invest each of these savings pools. One strategy is to simply mirror your desired asset allocation in all retirement accounts.<sup>2</sup>

**Another approach is to put the income-generating portion of the allocation, such as bonds, into tax-deferred accounts, while using taxable accounts to invest in assets whose gains come from capital appreciation, like stocks.<sup>3</sup>**

### **Withdrawal Strategy**

When it comes to living off your savings, you'll want to coordinate your withdrawals. One school of thought recommends that you tap your taxable accounts first so that your tax-deferred savings will be afforded more time for potential growth.

Another school of thought suggests taking distributions first from your poorer performing retirement accounts, since this money is not working as hard for you.

Finally, because many individuals have both traditional and Roth IRA accounts, your expectations about future tax rates may affect what account you withdraw from first. (If you think tax rates are going higher, then you might want to withdraw from the traditional before the Roth). If you're uncertain, you may want to consider withdrawing from the traditional up to the lowest tax bracket, then withdrawing from the Roth after that.<sup>4</sup>

**In any case, each person's circumstances are unique and any strategy ought to reflect your particular risk tolerance, time horizon, and goals.**

1. "Under the SECURE Act, in most circumstances, you must begin taking required minimum distributions from your 401(k), Traditional IRA, or other defined contribution plan in the year you turn 72. Withdrawals from your 401(k), Traditional IRA or other defined contribution plans are taxed as ordinary income, and if taken before age 59½, may be subject to a 10% federal income tax penalty. 401(k) plans and IRAs have exceptions to avoid the 10% withdrawal penalty, including death and disability. Contributions to a traditional IRA may be fully or partially deductible, depending on your individual circumstances.

2. Asset allocation is an approach to help manage investment risk. Asset allocation does not guarantee against investment loss.

3. The market value of a bond will fluctuate with changes in interest rates. As rates rise, the value of existing bonds typically falls. If an investor sells a bond before maturity, it may be worth more or less than the initial purchase price. By holding a bond to maturity an investor will receive the interest payments due plus his or her original principal, barring default by the issuer. Investments seeking to achieve higher yields also involve a higher degree of risk. The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

4. Roth IRA contributions cannot be made by taxpayers with high incomes. To qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawal can also be taken under certain other circumstances, such as a result of the owner's death. The original Roth IRA owner is not required to take minimum annual withdrawals.



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