



**Financial Strategies
For Your Future**

February Newsletter

Hello Eric,



As one of our recent blogs discussed, it is very important to Put Yourself First!

If you are struggling to keep up with your New Years Resolutions, the one that you can succeed in is investing in your future.

Everyone has their strengths, two of mine are skiing and helping you have the best future possible financially. Let me help you to ease your mind about your future.

Please give me call anytime at (603) 343-4515 if you want to discuss either! Or email:

Info@AZTECFG.Com

Did you know...
The Most Giant Snowman
Ever Built Was 133 Foot, 7
Inches...and it was build in
Maine?

This snowman was built in February 1999 in Bethel, Maine. Before this snowman was built, the 96 feet and 7 inches snowman made in Yamagata, Japan, was on record as the largest snowman ever built.



25 Winter Facts You Didn't Know | Funfactoday.com

Events & Resources

Smithsonian
National Museum
of African
American History &
Culture

Where:
Online

When:
Sat, February 5, 2022
4:00 PM – 5:30 PM EST

Cost: **Free - Donations**
Accepted

Jacqueline Bouvier
& John F.
Kennedy's 1953
Wedding
Livestream (Feb.
12)

Where:
Online

When:
Sat, February 12, 2022
4:00 PM – 5:30 PM EST

Cost: **Free - Donations**
Accepted

The NMAAHC is the world's largest museum dedicated to African-American history and culture. It ranked as the fourth most-visited Smithsonian museum in its first full year of operation. The museum has more than 40,000 objects in its collection, although only about 3,500 items are on display. The 350,000-square-foot (33,000 m²), 10 story building and its exhibits have won critical praise.

[More Information](#)

Our livestream history program will feature a historical overview of the day's events through pictures, videos and commentary. We'll also provide the historical context of the wedding including how Jacqueline and Jack first met, their engagement, honeymoon and life as Georgetown newlyweds.

[More Information](#)



The Mads Are Back: The Yesterday Machine | Livestream w/ MST3K's The Mads!

Where:
Online

When:
Tue, Feb 8, 2022, 8:00 PM EST

Cost:
\$10

The Mads are back!
Join Mystery Science Theater
3000 stars Trace Beaulieu and Frank

Creating a Low-Stress Environment & Minimizing Crises [Free Webinar]

Where:
Online

When:
**Thu, February 10, 2022
1:00 PM – 2:00 PM EST**

Cost:
Free

Families are susceptible to strain from a number of sources including work and school obligations, illness, finances, interpersonal

Conniff (“Dr. Clayton Forrester” and “TV’s Frank”) for this special livestream event as they live-riff on the 1963 science fiction film, THE YESTERDAY MACHINE!! Stick around for a post-show Q&A with Frank & Trace and a very special guest TBA.

[More Information](#)

conflict, and more. Learn strategies to create and maintain a low-stress environment, how to identify & respond to ‘red flags’, and tips for communicating in times of crisis with a licensed therapist.

[More Information](#)

Retirement Seen Through Your Eyes



How do you picture your future? Some see retirement as a time to start a new career. Others see it as a time to travel. Still others plan to spend more time with family and friends. With that in mind, here are some things to consider.

What do you absolutely need to accomplish? If you could only get four or five things done in retirement, what would they be? Answering this question might lead you to compile a “short

list” of life goals, and while they may have nothing to do with money, the financial decisions you make may be integral to pursuing them.

What would revitalize you? Some people retire with no particular goals at all. After weeks or months of respite, ambition may return. They start to think about what pursuits or adventures they could embark on to make these years special. Others have known for decades what dreams they will follow ... and yet, when the time to follow them arrives, those dreams may unfold differently than anticipated and may even be supplanted by new ones.

In retirement, time is really your most valuable asset. With more free time and opportunity for reflection, you might find your old dreams giving way to new ones.

Who should you share your time with? Here is another profound choice you get to make in retirement. The quick answer to this question for many retirees would be “family.” Today, we have nuclear families, blended families, extended families; some people think of their friends or their employees as family.

How much do you anticipate spending? We can’t control all retirement expenses, but we can manage some of them. The thought of downsizing your home may have crossed your mind. One benefit of downsizing is that it can potentially lead to no mortgage or a more manageable mortgage payment.

Could you leave a legacy? Many of us would like to give our kids or grandkids a good start in life, but leaving an inheritance can be trickier than many realize. Tax laws are constantly changing, and the strategies that worked years ago may have more limited benefits today.

Keep in mind this article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax or legal professional before modifying any part of your overall estate strategy.

How are you preparing for retirement? This is the most important question of all. If you feel you need to prepare more for the future or reexamine your existing strategy in light of recent changes in your life, conferring with a financial

professional experienced in retirement approaches may offer some guidance.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2022 FMG Suite.

Are You Ready for Your Portfolio to Make a Difference?



Interest in making an impact with one's investments has grown in recent years, which means many investors may have an increased interest in environmentally or socially focused investments as well. In fact, impact investments account for \$502 billion of managed investments worldwide, with 58% held in North America. Curious to learn more about impact investing? Read on.¹

What Are Impact Investments?

Impact investments are made with a measurable or tangible goal for social change in mind. From there, the criteria may differ depending on your own values and focuses. For

example, you may choose to invest in a company that commits to planting a certain amount of trees per year or another organization that provides resources to school districts in low-income communities.

You may hear other phrases used in conjunction with impact investing, such as socially responsible investing (SRI) or environmental, social, and governance investing (ESG). These investment models follow more specific criteria and guidelines such as ethical business practices, environmental conservation, and local community impact.²

Impact Investments, SRI and ESG investments have certain risks based on the fact that the criteria excludes securities of certain issuers for non-financial reasons and, therefore, investors may forgo some market opportunities and the universe of investments available will be smaller.

Setting Expectations

Making a difference in the world is only one consideration with impact investing. In a 2020 survey of impact investors, 88% indicated that the financial performance of their investments were either in line with or outperformed their expectations.³

Tips For Impact Investing

Here are a few concepts to keep in mind with Impact Investing:

- **Your values:** What specific areas of impact are you hoping to make with your investments? Are you focused on sustainability, social justice, your religion, or another area? Deciding what you're looking to accomplish can help narrow your focus.
- **Types of investments:** There are a variety of investments that are structured to help pursue your goals when it comes to Impact Investing. As you define your values, the types of investments may become more clear.
- **Impact reports:** Impact reports are designed to provide information that breaks down how the company is making a difference and what measurable goals they're following. Impact reports are one factor to consider as you evaluate opportunities.

Impact investing can help keep your investment aligned with your personal beliefs. As you consider whether this choice may

be appropriate for you, don't hesitate to reach out. We may be able to provide some information or identify some resources that you may find insightful.

1. TheGIIN.org, April 2019
2. CFAinstitute.org, April 2021
3. TheGIIN.org, 2020

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2022 FMG Suite.

Healthy Body, Healthy Pocketbook



Many people have a clear vision of what their ideal retirement looks like. Some desire vacation homes in tropical destinations, while others plan to spend quality time with their grandchildren and family. We know that many of these dreams will come with a price tag, but of all the activities in retirement that you're saving for, have you considered the costs associated with necessary services, like health care?

One study found that a man would need to save \$130,000, and a woman would need to save \$146,000, for health care during retirement if they wanted a 90% chance of being able to pay all their medical bills. Thankfully, your retirement health costs are not set in stone. Of course, you won't have total control over your health in retirement, but there are things you can do to

manage your health risks and the potential costs associated with them. Here are a few tips.¹

Get informed - Medical expertise and advice are constantly changing when new research emerges. Keep yourself up to date on health care news, particularly with regard to issues that have affected you or your family. Ask your doctor to help you identify any areas of concern.

Develop (or maintain) a healthy lifestyle - This boils down to simple wisdom: eat healthily and exercise regularly. Limit fats and sugars and increase your intake of whole grains, fruits, and vegetables. If you haven't already, embark on a fitness program that you can stick with long term. If it's been a while since you last exercised, consult with your doctor before you begin. Start slowly and gradually work up to your goals.

Relax - Stress can be detrimental to your health. Maintaining friendships, focusing on hobbies, and taking time to relax may help ensure good mental health. In fact, research shows that staying socially active in retirement is correlated with lower stress levels and a reduced risk of depression. It is also associated with a lowered incidence of Alzheimer's disease.

Learn your numbers - Staying healthy means monitoring a few key numbers. You should know your blood pressure, cholesterol, and body mass index (BMI). In addition, your blood sugar level may indicate your risk of developing type 2 diabetes. Your doctor can perform simple tests to help you identify these numbers and recognize any vulnerabilities you may have.

Get preventive care - Preventing a disease or illness can be much less expensive than treating one. As recommended by your doctor, take advantage of free or low-cost diabetes and heart disease screenings, mammograms, and vaccinations. And make sure to get your annual physical.

There is no way to guarantee you won't have unexpected health care costs in retirement. But by maintaining a healthy lifestyle, you may reduce possible health related expenses.

1. Employee Benefit Research Institute, 2017

individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2022 FMG Suite.



At AZTEC Financial Group, we help individual, families, business owners and employees manage their financial goals through a comprehensive wealth management process.

[Visit Our Website](#)

[Contact Us](#)



Eric Wasson, CFP®

**Certified Financial
Planner™**

Financial Consultant

Phone: (603) 343-4515

Fax: (603) 343-1863

info@AztecFG.com



[Our Team](#)

[Mission Statement](#)

[Products & Services](#)

AztecFG.com

[LPL Research](#)

[Resources](#)

[Past Newsletters](#)



The information in the newsletter was not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

The information contained in this newsletter email message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please immediately delete.

The copyright protected articles were prepared by FMG Suite.

Securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

AZTEC Financial Group | 660 Central Ave., Dover, NH 03820

[Unsubscribe {recipient's email}](#)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by eric.wasson@aztecfcg.com powered by



Try email marketing for free today!